

Understanding Your Options: International Student Health Plans and the ACA

As a broker in the international benefits industry, understanding the Affordable Care Act (ACA) and its implications on health insurance for international students is essential for institutions looking to provide the best healthcare for their international student population. **The Global Advisor Live** webinar was focused on outlining the differences between ACA plans and carved out health plan solutions for international students studying in the U.S. The webcast featured a discussion between Will Sanchez, General Counsel at GeoBlue, and Alison Abbott, Manager of Student Account Management at GeoBlue with contributions from John Shanley, Compliance Director at GeoBlue. The discussion was moderated by Shannon Speers, Senior Marketing Manager at GeoBlue.

The discussion begins with an overview of the history of the ACA and its relevance to students. Will outlines the requirements by visa type and points out that most international students on F, J, Q and M visas have a “non-resident alien” tax status and are exempt from the individual mandate and generally won’t have to purchase an ACA-compliant insurance plan until after their first five years in the U.S. International students, or those arranging coverage on their behalf, should seek independent advice on their specific situation to make sure a plan meets their needs. F1 visa holders will generally find that schools often have their own requirements and may require students to join their plan or purchase their own coverage.

According to Alison, it’s also really important to note that a plan suited for a long-term or permanent resident in the U.S. is generally not ideal for a short-term student visitor. International students really need a plan that specifically targets their unique situation. They are a long way from home and if something happens, they need a plan that covers medical evacuation and emergency family travel. It is also really important to have a plan that both covers, and can organize, the repatriation of mortal remains. Alison reviewed the distinctions between ACA plans and international student plans. She also provided an overview of the appropriate plan options for international students and the reasons why carved out solutions are often preferable when compared with an ACA plan. The session concluded with a Q&A session with Alison, John and Will, pertaining to benefits for international students.

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