

The Value of an International Student Health Plan

INTERNATIONAL CARVE-OUT PLAN VERSUS INTEGRATED PLAN

While not all visa types require health insurance, many U.S. colleges and universities require students enrolled at their school, including international students, to have health insurance.

There are a few different ways that schools can handle health insurance coverage for their international students or scholars:



Mandatory Group Health Insurance

All international students purchase the insurance plan provided by the school with no option to buy an alternative policy. This is generally the best option since it ensures all students have vetted coverage.



Mandatory Group Health Insurance Plan with the Option to Waive

All international students purchase the insurance plan provided by the school unless they can show they are already enrolled in a plan with similar coverage levels. Some universities opt for a hard waiver process where plans must meet a specific set of criteria to be considered acceptable for waiver, and some universities opt for a soft waiver where any type of coverage is acceptable.



Individual or Voluntary Health Insurance Plan

Some schools prefer not to offer a group policy but instead allow students to choose whichever plan they prefer. This is the riskiest option for both students and administrators.

What insurance options should you consider?

Many schools gravitate toward an integrated Affordable Care Act (ACA)-compliant health plan, putting international students on the same plan as domestic students to ensure all students are on one policy. While beneficial for domestic students who need to follow ACA guidelines and receive lifetime coverage, an ACA plan is not designed for international students.

International students holding F, J, Q and M visas are exempt from [ACA coverage](#). Therefore, they do not have to adhere to the guidelines of an ACA plan. These plans also offer extensive domestic benefits international students don't need and are often lacking internationally focused benefits they do need. Another coverage option schools can choose is an ACA-exempt international carve-out plan that is designed to meet the unique needs of international students studying in the U.S., with benefits tailored to their situation and priced according to their needs.

The chart below outlines the differences between an integrated health plan and an international carve-out health plan.

Qualities	Integrated Plan (ACA Compliant)	GeoBlue International Carve-Out Plan (ACA Exempt)
Coverage	<ul style="list-style-type: none"> All students receive the same plan and essential coverage is offered ACA plans are designed to address lifetime care (benefits include maternity care, rehabilitative services, etc.). International students don't need lifetime coverage which makes these plans more costly to the student. May need to outsource additional services to meet J1 visa requirements 	<ul style="list-style-type: none"> Meets J1 visa requirements (has medical evacuation and repatriation coverage) Includes additional benefits such as family medical travel and bedside benefits Tailored to international students; flexibility with benefits
Costs	<ul style="list-style-type: none"> Same rates for all students Higher out-of-pocket costs/fees for international students 	<ul style="list-style-type: none"> Lower rates for international students Low to no out-of-pocket costs/fees
Tools	<ul style="list-style-type: none"> Designed with domestic students in mind Little to no integration for mental health or telemedicine Limited language options 	<ul style="list-style-type: none"> Apps and tools made specifically for international students Mental health and telemedicine integrated into app Most tools offer choice of language and single sign-on for mobile app; medical phrases/terms translations
Member Experience	<ul style="list-style-type: none"> Plan design around co-insurance, deductibles and copays may be confusing and unfamiliar to international students Students lack understanding about seeking care, coverage and payment Customer service not always available 24/7/365 	<ul style="list-style-type: none"> Enhanced programs such as pre-departure prepares students for accessing care and managing their health abroad 24/7/365 customer service available with multiple language options

There are a variety of options available for educational institutions as they consider health insurance plans for their international students. Understanding the legal requirements as well as the choices your institution wants to offer international students are key to deciding on the type of plan and plan benefits.



For more than 25 years, GeoBlue has been providing customized, flexible international health insurance plans for the higher education market. We offer both ACA-compliant and ACA-exempt plans depending on your institution's needs.

Contact us at studentsales@geo-blue.com for more information about our solutions and how we can help you tailor a plan to meet your needs.

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