

## HEALTH INSURANCE REQUIREMENTS FOR INTERNATIONAL STUDENTS AT MIAMI UNIVERSITY

### University Requirements

Miami University requires that all enrolled international students in F-1 and M-1 visa categories carry insurance providing acceptable levels of health, medical evacuation and repatriation benefits for the entire period of enrollment until graduation, including during all holiday periods in summer and winter. Dependents of enrolled students (spouses and children) in F-2 and M-2 visa categories are required to carry medical insurance with acceptable benefits to ensure against costly medical care while in the United States.

The university has adopted an insurance plan for its students, and each international student will be automatically charged for this annual insurance plan at the beginning of their first semester unless the student provides acceptable evidence of having purchased an alternate health plan with approved coverage.

To waive the university's coverage, please go to [www.muohio.edu/medicalforms](http://www.muohio.edu/medicalforms) and choose "*insurance*" to submit the insurance waiver. At the bottom of the page you will see a link that states "Click here to access the insurance waiver." Log in and submit a completed insurance waiver.

### The Reason—and Need—for the Insurance Requirements

Living in the United States without adequate health insurance is unwise and potentially extraordinarily expensive. Although in many countries the government bears the expense of health care for its citizens, in the United States, individuals and families—including students—are responsible for these costs themselves. Since a single day of hospitalization and medical treatment can cost thousands of dollars, many hospitals and doctors refuse to treat uninsured patients except in life-threatening emergencies. Most Americans rely on health insurance, and the university requires that international students do the same. Holding insurance coverage gives you access to better and more timely health care, and provides the only protection against the enormous costs of health care in the United States.

### Miami University's Student Health Service

While an enrolled student at Miami University, you will be able to use the Student Health Service as your primary health care provider. The Student Health Service offers consultations with licensed physicians and nurse practitioners, as well as special medical tests, these services will be billed to your health insurance and any co-pay or deductible will be added to your bursar bill, or may be paid by MasterCard or Visa. Medicine from the pharmacy will be billed to your bursar bill, or may be paid by MasterCard or Visa. Your health insurance can be used at the Student Health Service, too, but the insurance is really designed to help you pay your medical bills if you must make appointments with a non-university doctor or spend time in local hospitals. Visit the Student Health Service on campus to learn how to make best use of their services during your stay in the United States.

### How Medical Insurance Works in the United States

When you purchase health insurance, the money you pay (the premium) is combined with the premiums of other purchasers to create a pool of money. That money is then used to pay both the medical bills of those participants who need health care and for the costs of administering the medical plan. Your individual medical insurance policy remains valid only for the period of coverage purchased (usually for one year or one semester).

Once you purchase insurance, the company will provide you with an insurance identification (ID) card for use as proof of your coverage when you are seeking health care from a hospital or doctor. The insurance company will also provide written instructions for reporting and documenting medical expenses (filing a claim) so that you (or the doctor or hospital) can receive a reimbursement for some (not all) of the medical expenses. The company will evaluate any claim that you file, and make the appropriate payment for coverage based on your particular insurance policy. In some cases the company pays the hospital or doctor directly; in others the company reimburses the policy holder after he or she has paid the bills.

Most insurance policies require you to cover part of your medical expenses yourself (your part is called the **deductible**) before the company pays anything. Under some policies the deductible is annual, and you pay only once each year if you use the insurance. Under other policies, you pay the deductible each time you have an illness or injury. Insurance policies differ on the amount of the deductible payment and how it is administered. In choosing insurance, you should think carefully about how much you can afford to pay out of your own pocket as a deductible for sickness. Some insurance plans have a **co-pay**, which is a set amount (\$15 - \$25/visit) that you pay each time you go to the doctor. You may be required to pay that in addition to your deductible.

For most insurance policies, even after you have paid the deductible payment, the insurance company pays only a percentage—often 80%—of the total medical expenses. The remaining amount—often 20%—is your “co-insurance” payment. Thus, if you were injured and incurred \$3,000 in medical expenses, a typical insurance policy with a \$400 deductible payment per illness/accident and a 20% co-insurance requirement would cover only \$2,080 (80% of \$2,600).

There are many other important provisions of insurance policies (including **reasonable and customary charges, lifetime maximum payments, exclusions, preexisting conditions, etc.**), and it is essential that you understand the details of the any insurance policy you are considering purchasing for yourself.

### **Minimum Requirements for Insurance Coverage at Miami University**

The university’s adopted insurance plan meets the minimum benefit requirements for international students. If you choose to purchase alternate insurance, you will need to select coverage that also meets these minimum requirements.

The **Minimum Requirements** of acceptable insurance coverage are the following:

1. **Minimum Duration:** The insured period must extend from August to August, from the first class day of the fall semester until August of the following year, including all final examination and adjacent holiday periods (summer and winter). If you are graduating early and departing the U.S., we will assist you in purchasing insurance for the shorter period.
2. **Minimum Coverage:**
  - \$50,000 in medical benefits payable for each accident or illness (but more is better!)
  - \$7,500 in medical evacuation benefits to home country (but more is better!)
  - \$10,000 in repatriation benefits to home country (but more is better!)
3. **Maximum Deductible:**
  - No more than a \$250 deductible payment either annually or per illness/accident (but less is much better!)

### **Choosing an Alternate Insurance Policy**

The following alternate insurance plans have been identified by the Office of International Education as meeting the minimum requirements at a lower cost and still providing good service to students. These companies may allow students to enroll (purchase) the health insurance plan on-line for immediate coverage—and that is highly recommended.

- **HTH Worldwide** (<http://www.hthstudents.com/>) (**Health Care Advantage or Preferred Health Plan**)
- **Study USA-Healthcare** (<http://www.travelinsure.com/what/susahigh.htm>) (**Study USA-Healthcare Plan**)
- **ISO Compass Silver** ([www.isoa.org](http://www.isoa.org)) (**International Student Organization Compass Silver Plan**)

Although the above alternate policies are available for your purchase, you are free to purchase other insurance policies that meet all of the minimum standards described above. Often students purchase insurance policies from companies in their home countries. What is important is to choose adequate insurance for your needs here in the United States.

In choosing an alternate policy, you should consider many factors, including the following:

- **Quality of company:** Is the company reliable? Does it treat people fairly? Does it pay claims promptly? Does it have staff to answer your questions and resolve your problems?
- **Deductible amounts:** Perhaps a lower deductible would fit your budget better than the Miami maximum deductible payment (per injury/illness or annually).

- Combined insurance plans: Are you also purchasing automobile insurance? If so, some automobile insurance companies also offer health insurance, and may provide a discount on the purchase of the health insurance policy.

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