

International Student Health Insurance at WSU



**MGMT 803- Business Decision-Making
Analysis**

Project 2

Team 5

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Executive summary:

Health insurance is important for every international student studying in the USA. It can be very difficult to choose the correct insurance provider, a good insurance plan. Luckily WSU chose an insurance package for international students which complies with the Affordable Care act (ACA). But, the problem is the awareness among these international students. Unfortunately, it is very low due to being in a new country and not being familiar with the insurance system. Students are even unaware of how to make claims and take advantage of their insurance plan.

Staff members in the WSU health care center are knowledgeable and are eager to help students. Still, students find it difficult to collect information regarding their insurance policy. Hence, students would like WSU to arrange a session in the orientation program addressing this issue.

We conducted two focus group sessions to find our research objectives. Then we created an online survey in Qualtrics and sent the link through email to all international students at WSU and collected the results.

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Introduction:

In recent years there has been an increase in the number of international students from all over the world despite a slight decrease from or during the COVID-19 pandemic. According to the Washington Post (2022), there are over more than 1 million international students enrolled, which is nearly 6% of the student body in the country. Out of that, roughly 0.3% of international students are currently enrolled at Wichita State University (WSU).

Accessing the healthcare system in the United States may be a significant adjustment for international students. In accordance with Wichita State University (WSU) Policy 8.08, all international students must have health insurance that complies with the Affordable Care Act (ACA) during their time at WSU. The high cost of medical care in the United States can put the financial stability of international students at risk. As a result, having a dependable health insurance plan is essential. It covers any medical expenses you incur while living or attending school in the United States.

WSU international students have the option of purchasing UHCSR (UnitedHealthcare Student Resources) student insurance through a contract with the Kansas Board of Regents. Unless you have already purchased and can provide evidence of insurance that is compliant with the Affordable Care Act (ACA) and also has evidence of MedEvac coverage, the student will automatically be charged for the school insurance once he or she enrolls in the program.

Statement of problem:

International students are required to have health insurance despite the fact that they are less likely to take advantage of using or benefiting from it. Studies have shown that this could be related to the lack of knowledge and understanding about the healthcare system, and the fear of how costly it will end up being if they use it.

Literature review:

To successfully navigate the U.S. healthcare system, international students must have a fundamental understanding of health. Poor health outcomes have been linked to having less knowledge of healthcare, such as using certain healthcare services differently, seeking emergency care more frequently, being hospitalized more frequently, and misinterpreting health messages and medication labels (Berkman, 2011). Minority ethnic groups with low income, elderly immigrants, and people with less education are more likely to lack knowledge of healthcare (U.S. Department of Health, 2010). Patients who are well-educated and knowledgeable but have limited experience in the healthcare field may find it challenging to comprehend the complexity of healthcare terms and procedures. (Cornett 2009).

Knowing about health services and one's health status and being able to use this information to make decisions are necessary for having health insurance. An important indicator of accessing timely and appropriate health care services is having coverage under health insurance and having a general understanding of health insurance.

Only a small percentage of consumers in the United States have adequate knowledge about health insurance. These users face significant difficulties in comprehending the concept of cost-sharing and calculating healthcare costs, as well as a general lack of understanding of health insurance terms (Blumberg et al., 2013; Okrent and Parragh, 2015). Consumers are unable to make fully informed choices when it comes to selecting the appropriate health plan or making appropriate use of their coverage to access health care services because they lack an adequate understanding of key terms associated with health insurance.

In general, all students in universities, particularly private ones, have been required to have health insurance for a long time. Domestic students who are not covered by a parent or have a private plan are often required to buy the health insurance plan that the university

offers, but it is not always necessary to have it. However, without any exceptions all international students are required to and must carry a health insurance plan (Collier, 2009) in most cases that ends up being the university sponsored one's. Because of its adaptability and moderation, the majority of domestic students typically choose health insurance plans offered by the university first. However, the university-sponsored health plan's ease of use and affordability may not initially interest international students.

The WSU policy 8.08 is brief and direct, focusing only on the essential requirements. It clearly outlines the minimum requirements for health insurance for international students (Table 1) and the penalties for students who do not meet these requirements. The policy also mentions the possibility of having one or more of these requirements waived under certain conditions, but it doesn't explain how a student can collect those conditions. If they do not submit a waiver within the allotted time frame, and try to demonstrate comparable insurance, then those international students will be automatically enrolled in a health insurance plan sponsored by the university (Vorndran, 2015).

Basic injury and sickness benefits consistent with requirements of the Patient Protection and Affordable Care Act.	Major medical coverage consistent with requirements of the Patient Protection and Affordable Care Act.
Coverage to provide for medical evacuation of the student to the student's home country.	Coverage to provide for repatriation of the student's remains to the student's home country in case of death.

Table 1

As was mentioned, international students have a hard time finding interesting information about the US healthcare system. According to Doucette (2015), college students in the United States have to have health insurance no matter what, but they are not well-versed in the industry, its jargon, or even the issues that are associated with it. Domestic students, on the

other hand, are taking on new challenges, learning about the healthcare system, and taking charge of their own health for the first time as well (Mackert et al., 2017). However, our research only addresses international students and not domestic ones.

International students tend to look for information about health insurance when they know for sure that they have the ability to use it, or else they don't. In this instance, the WSU International Student Insurance website provides pertinent information in a well-organized manner. It makes it abundantly clear which classes of students are required to have health insurance and which do not. In addition, the provider's name, price, and a link to the plan's benefits and coverage are listed. Additionally, it explains how to obtain medical insurance from different providers too. According to Ickes & Cottrell (2010) study shows that in the United States college students usually struggle to comprehend certain health-related information and then end up being stressed about how costly it is.

It is evident that international students face difficulty gaining access to healthcare in an unfamiliar healthcare system in the United States. This study mainly aims to fill this void by acquiring information regarding the health insurance requirements of WSU's international students only.

Explanatory research

We were able to find a lot of research on the subject, but very little specifically about WSU's health insurance for international students. To define the problem further clearly, we conducted a Focus Group session (Appendix 1). The Focus Group consisted of six international students from three different countries. It is essential to point out that we are all international students in Team 5. We did not discuss our own perspectives and understandings of the issue during the Focus Group session. We checked the information from the Focus Group by comparing it to our understanding of the issue.

We learned that students believe that the benefits and coverage information is written in a confusing way. They believe it is difficult to obtain information about benefits and coverage from others. Additionally, students believe that staff members at the WSU Student Wellness

Center are ill-informed about coverage specifics. So, we came up with our second research objective/questions based on these findings: How much do students know and comprehend about the healthcare system? & Do international students think it's hard to find information about the benefits and coverages of the healthcare plan offered by WSU?

Additionally, we discovered that students believe that international student health insurance should not be required. Students believe that WSU ought to offer multiple healthcare plans. Additionally, students believe that repatriation and MedEvac coverages are unnecessary. From these findings we came up with our third research objective/question: Should international students attending WSU be required to have access to healthcare?

We learned that the majority of international students are unfamiliar with the enrollment process because this is their first time in a healthcare plan. Students are unable to comprehend how to submit an insurance claim. Everyone agrees that WSU should hold a session to explain the healthcare plan in detail to new international students at the beginning of each semester. We came up with our fourth research objective or question based on these findings: Do international students want WSU to hold a session to go over in detail the advantages and coverages of the healthcare plan offered by WSU?

Additionally, we discovered that students are unaware of the medications that will be covered by the pharmacy. Students don't have the foggiest idea about why there are deductibles and copays, they expected everything ought to be covered by the insurance plan yet in all actuality, it is different. So, we came up with our fifth research objective/question based on these findings: Are international students' expectations regarding the WSU healthcare plan met?

Overall, the goal of our study is to learn how international students feel about WSU's international health insurance, as well as their understanding of the plan and whether or not it is actually helping them and where it can be improved.

Methodology:

Population and Sample

Our target population is the international students at WSU. A list of international students along with their WSU email id were collected from the International office. A sampling frame containing both Graduate and Undergraduate students were created from the list. Our desired sample size for the research was 200, hence, we selected a sample size of 1000 students from the sample frame and hoped at least 20% of the students will participate in our survey. We used an Unrestricted (simple random) sampling strategy to choose our sample from the sampling frame. This means every international student will have the same probability to be chosen. But due to poor response from the students we included the entire population as our sampling frame and invited all 3500 students to participate in our survey. Only about 6.5% of the students participated and our sample size was 225 students.

Data collection technique

Two Focus Group sessions had been conducted to define the research objective/question. A preliminary survey questionnaire was created. We have conducted pre testing for our survey questions with 6 to 7 international students. and determined that all the survey questions were meaningful and actually measuring what it was supposed to measure. The final survey was created on Qualtrics and the link for the survey was emailed to the international students in the sample. The email sent to the students contained the link along with a short description about the survey, the description was vague, it only gave the students a general idea of the research but not what we were actually trying to measure. The email also stated the duration of time that will be required to complete the survey. A consent form (Appendix 3) was also created and only students who consented were able to take the survey and there will not be any follow-ups.

Instrumentation

We have five variables for our five research objectives and questions.

Concept	How much do students know and comprehend about the healthcare system?
Definition	Knowledge of students regarding the health insurance policy provided through WSU.
Variable	Affordability
Operationalization	Category scale (not knowledgeable at all, Slightly knowledgeable, moderately knowledgeable, very knowledgeable, extremely knowledgeable) & (Not at all, a little, a moderate amount, a lot a great deal)
Corresponding survey items	Survey questions: 7 & 16 (Appendix 2)

Concept	Do international students believe that information regarding benefits and coverages of the healthcare plan provided through WSU is hard to find?
Definition	Students don't fully understand the benefits and coverages of the healthcare plan, and many students complained that the process of gathering information regarding benefits and coverages is hard.
Variable	Complexity
Operationalization	Category scale (Yes, No) & Category scale (extremely difficult, somewhat difficult, neither easy nor difficult, somewhat easy, extremely easy).
Corresponding survey items	Survey questions: 11, 15. (Appendix 2)

Concept	Should International Student Healthcare be mandatory for international students studying at WSU?
Definition	International students on an F1 visa do not have any government related health insurance requirements to meet when studying in the USA. It is a mandatory requirement set forth by WSU.
Variable	Mandatory

Operationalization	Category scale (Yes, No, Don't want to answer)
Corresponding survey items	Survey questions: 18 (Appendix 2)

Concept	Do international students want WSU to organize a session and explain the benefits and coverages of the healthcare plan provided through WSU in detail?
Definition	Students coming to the USA for the first time are unaware of its systems. Hence, many students question the lack of information offered by WSU. Especially when the university is making it mandatory to pay such high insurance fees and not explaining how students can benefit from it.
Variable	Orientation
Operationalization	Category scale (Yes, No)
Corresponding survey items	Survey questions: 20 (Appendix 2)

Concept	Are expectations of international students regarding the healthcare plan provided through WSU met?
Definition	Some students were frustrated because the insurance provider did not cover certain claims without proper explanation. Students also expressed frustration regarding replies through emails from the insurance provider, many students didn't even get a reply back.
Variable	Expectation from the healthcare provider
Operationalization	Category scale (Yes, No) Interval-level (continuous scale) Terrible 1 2 3 4 5 Excellent

Corresponding survey items	Survey questions: 13, 17 (Appendix 2)
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We chose the above measurement methods because they are commonly used and participants will not have a hard time understanding what is required of them.

Research Design

We conducted Exploratory and Descriptive research. The research topic was initially very vague, hence we conducted Exploratory research in the form of a Focus group to define the research question. Descriptive research in the form of online surveys was conducted to collect primary data. Surveys are more convenient and financially viable for our research problem because every student checks their WSU email regularly and they will not think of it as spam. Also, international students can relate with the research topic which increased the likelihood of participation.

Since, everyone in our team are international students we will have to be careful not to influence the research result towards our own idea and include biasness.

Results:

The following insights were generated from the data: Limited Knowledge, Satisfaction with their health insurance plan, Information gathering, If the WSU Wellness center staff members have appropriate, Health care policy related session during orientation, Do international students want to have Health insurance.

1. Limited Knowledge: Participants were asked how aware they were regarding WSU health insurance plan (figure 1a) and also how knowledgeable they are regarding their health insurance plan through WSU (figure 1b). Unfortunately, the result shows that most students have a moderate amount of knowledge or even less. As shown by the diagrams below.

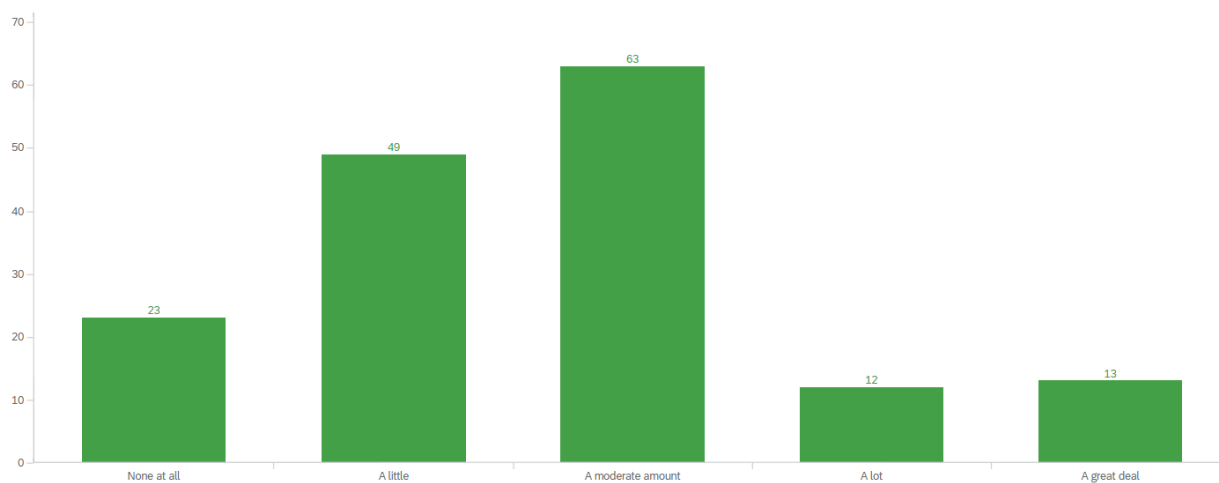


Figure 1a

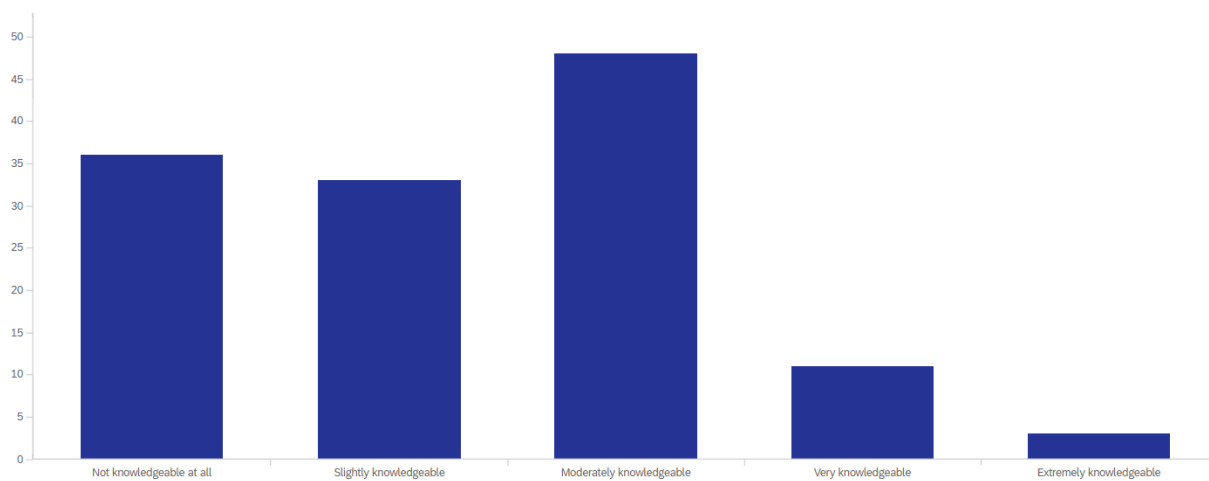


Figure 1b

2. Satisfaction with their health insurance plan: Participants were asked how they rated the Benefits and Coverages provided by the healthcare plan and the result was average to good (Figure 2a). We also asked, did the healthcare provider meet the students' expectations? Here the result was almost split in the middle with 52.4% of the students saying that it met their expectations (Figure 2b). As shown by the diagrams below.

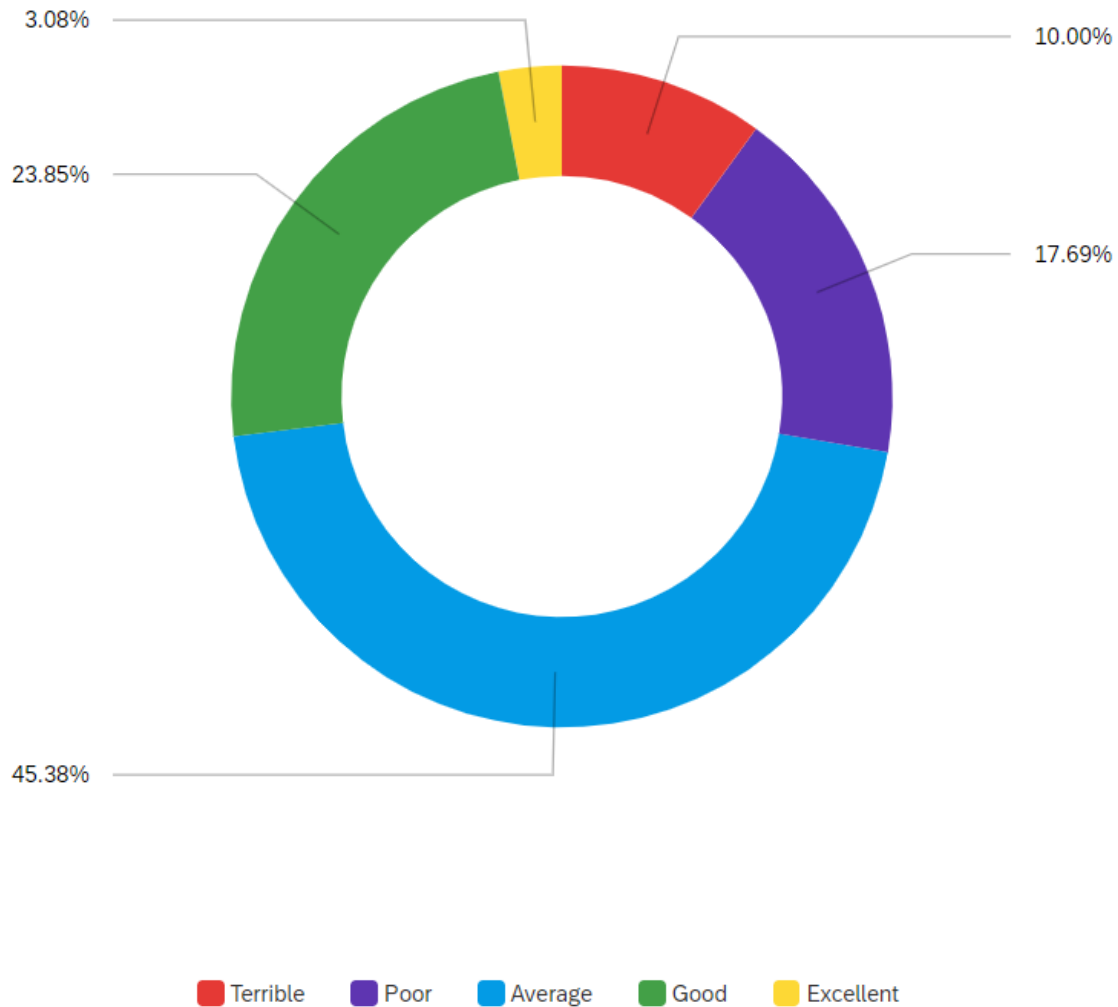


Figure 2a

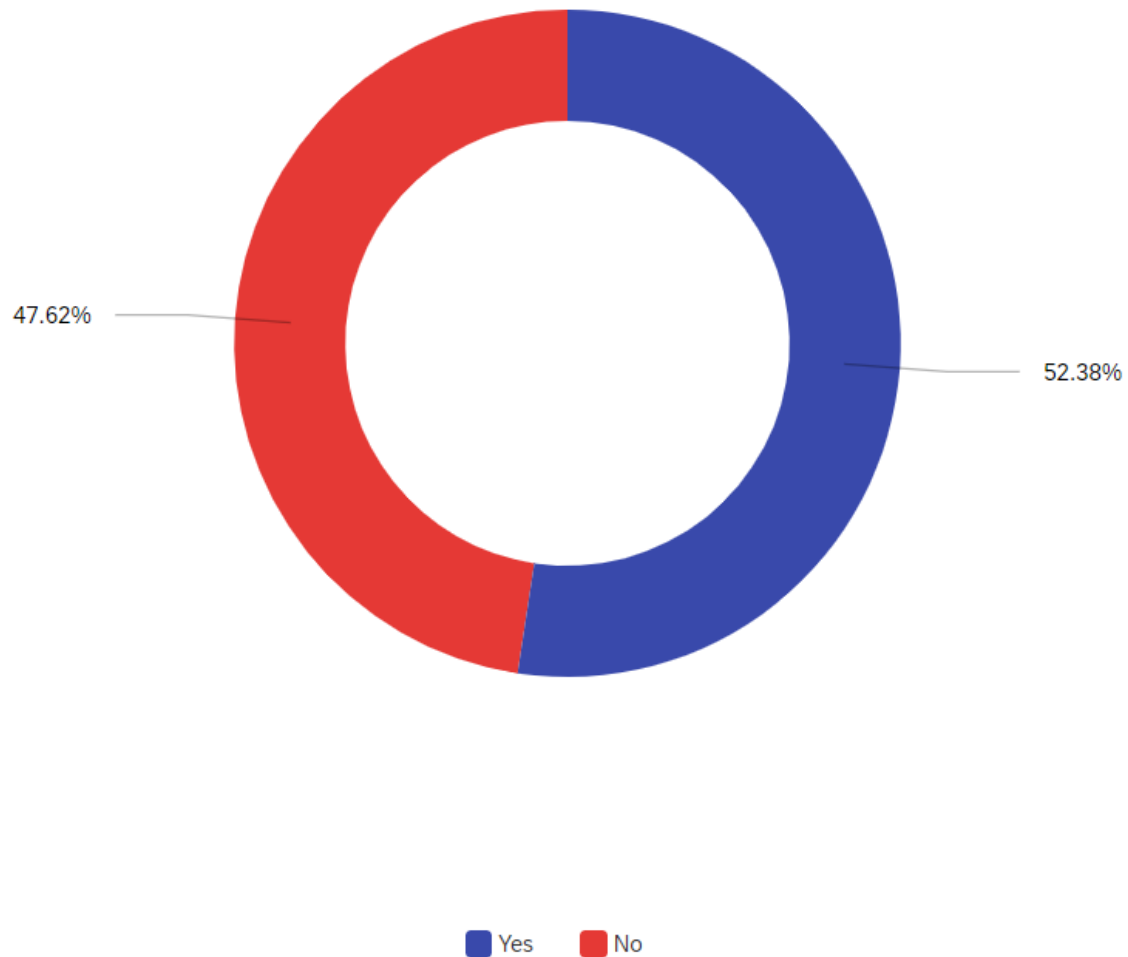


Figure 2b

3. Information gathering: Participants were asked if they knew how to gather information related to insurance claims (figure 3a), where two-thirds of the students responded “No”. We also asked how they would rate the process of collecting information regarding benefits and coverages (figure 3b). Here most students responded with neither easy nor difficult to somewhat and extremely difficult. As shown by the diagrams below.

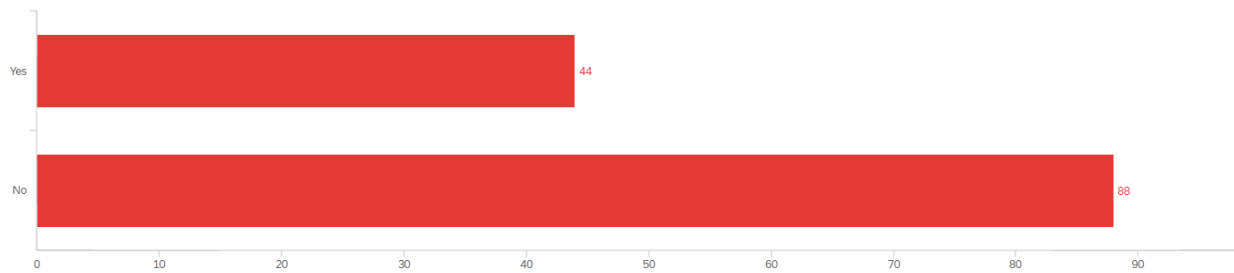


Figure 3a

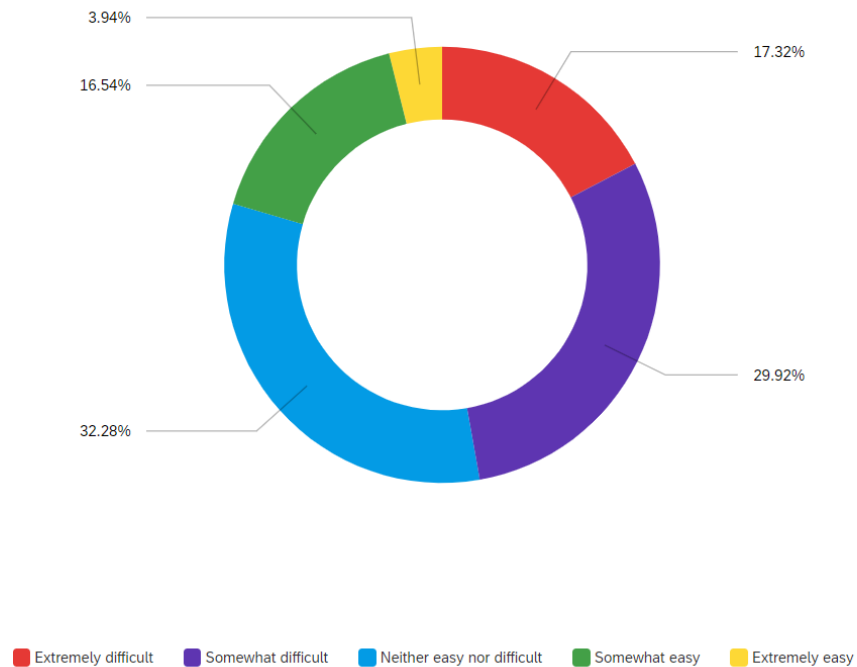


Figure 3b

4. Knowledge of WSU Wellness center staff members: Participants were asked about the knowledge of the staff members in WSU Wellness center (figure 4a) and also about their customer service (figure 4b). Students found them to be averagely knowledgeable to very knowledgeable and they are generally satisfied with their customer service. As shown by the diagrams below.

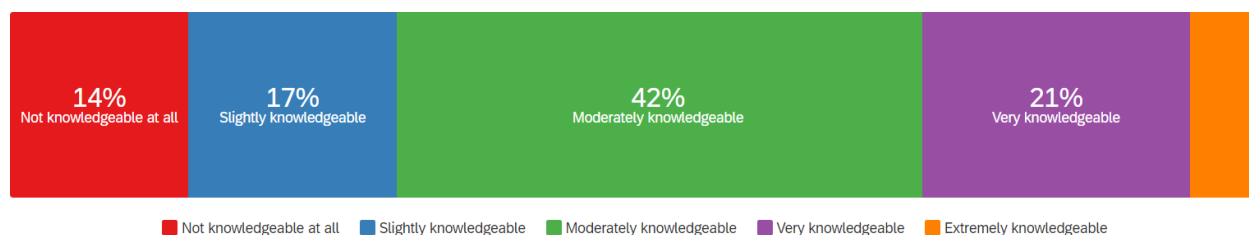


Figure 4a

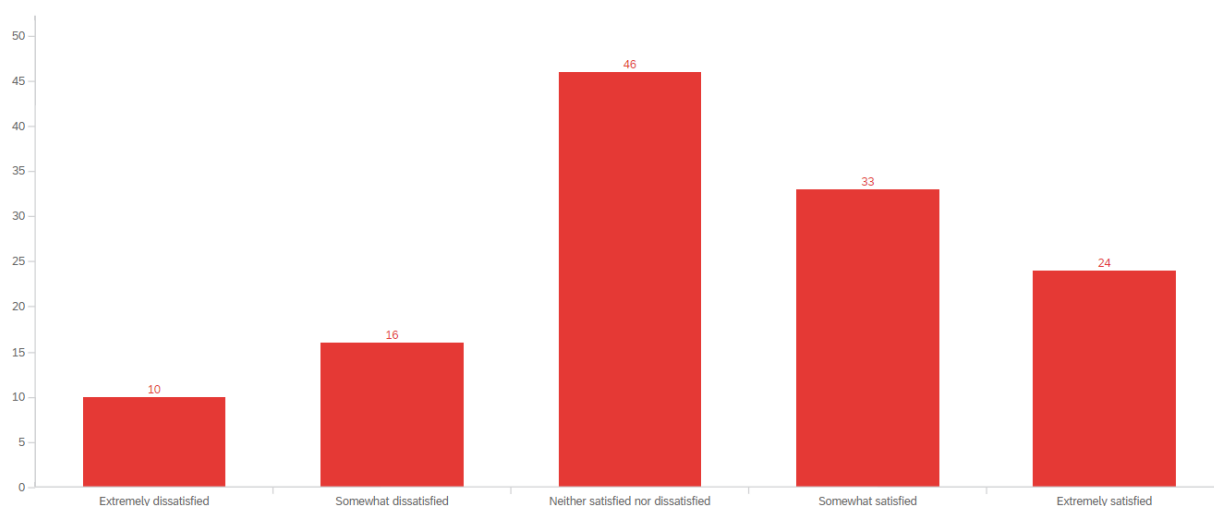
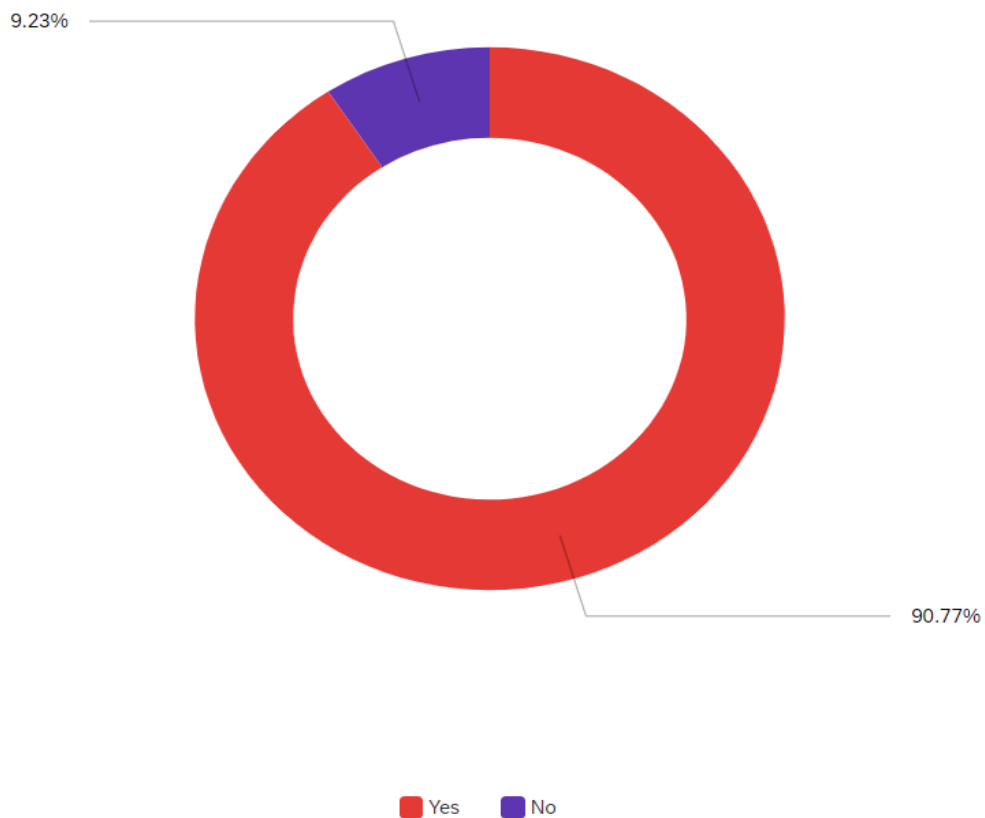


Figure 4b

- Health care policy related session during orientation: Participants were asked if they would want WSU to include a session during the orientation program and explain the health insurance policy provided through WSU (figure 5). Here more than 90% of the students positively responded to having a session. As shown by the diagrams below.



6. Do international students want to have Health insurance? : Here students were asked if they think every international student should have health insurance in the USA. 84% of the students replied that they should (figure 6).

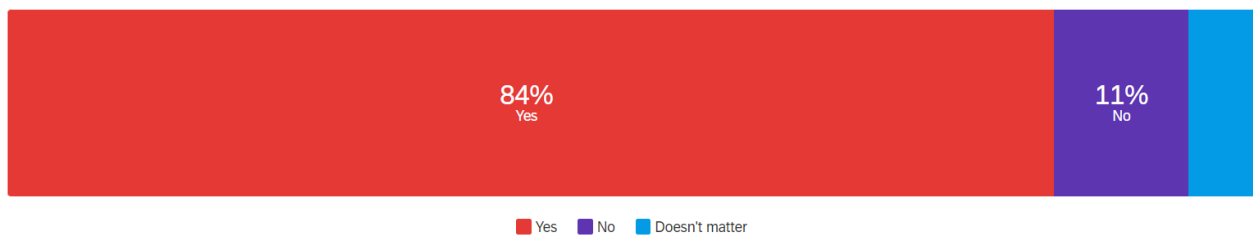


Figure 6

INTERPRETATION, CONCLUSIONS, AND RECOMMENDATIONS:

We found that nearly every hypothesis we tested was correct. Students frequently encounter difficulties in obtaining information about the international health insurance policy's coverage, benefits, and co-pay percentage. Surprisingly, the staff at the WSU health care center have some knowledge, and once the students get in touch with them, they are able to fairly and effectively help them answer their questions. The primary finding was that more than 95% of respondents agreed that WSU should provide international students with plan coverage guidance. As they come from very different cultural backgrounds and lifestyles, many international students are unfamiliar with the U.S. health insurance system. As new customers, they will benefit from a process that reviews insurance plans to familiarize them with the benefits of having a plan.

When we compared our findings to those of other general research studies, nearly every response was the same. Due to a lack of familiarity with the policy, international students frequently neglect their insurance. They are unaware of how costly medical expenses can be in the United States without adequate health insurance. They are unaware that they can avoid spending a lot of money on hospital bills simply by purchasing an insurance plan and paying a certain amount. Additionally, international students should be provided with basic information about their health insurance so that, in the event of an emergency, they are aware of their options.

All the generalizations we discovered were significant not only for the students but also for our study. In fact, a student contacted us in the hopes that we could assist him in comprehending the insurance policy because he was having trouble understanding the coverage and copay sections. We tracked down no limitations in the WSU health insurance policy; The coverage and deductible might be the most significant restriction. But in general, the health insurance plan offered by WSU provides coverage that is very satisfactory, and the copayment is also very affordable.

The level of student knowledge regarding the health insurance policy, their experience with the health insurance provider, and whether the staff at the WSU student health care center were helpful enough to direct the student in the right direction, were some of the theoretical findings. Furthermore, all hypotheses and expectations regarding practical implications were met. Students lacked knowledge and had trouble understanding the insurance policy, and even some respondents refused to learn about it because it was too difficult and frustrating for them to do so.

In conclusion, given the advantages of health insurance, it is important to have the necessary knowledge to increase the adequate use of healthcare services among international students. International students have the opportunity to better engage with the healthcare system in the United States by making appropriate use of its services. WSU should be held accountable for providing all international students with timely, accurate information and determining the most effective methods for promoting health insurance knowledge. They should give international students the health-related information they need to take care of themselves and choose their own health care. It is necessary to simplify and present health communications in a manner that makes it easier to comprehend the healthcare system.

Naturally, we made a few mistakes, and if given another chance, we will undoubtedly conduct the project in a different manner. Our first mistake was not creating two or three distinct sets of survey questions. This would have made it easier for us to select the ones that were most important and would have allowed us to better collect the kind of data that would have been most helpful to our study. Also, rather than sending the survey via an online platform (Qualtrics), we'd rather talk to the respondents in person because some people started it but skipped some important questions that could have explained the variables in a different way. Additionally, if we get in touch with them face-to-face, we will be able to demonstrate to them the significance of conducting a survey, as well as how it will ultimately benefit them if they give us an honest response.

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Appendix 1

Title: International Student Health Insurance at WSU

Duration: 1 hrs 10 mins.

Time Schedule: 30 mins + 10 mins + 30 mins.

Break: 10mins

Compensation: Homemade Coffee.

1. Introduction:

- a. Introduce yourself as the moderator and tell some facts about yourself (your name, where you are from, hobby and favourite food).
- b. Explain the time schedule and how they will be compensated.
- c. Briefly explain what a focus group is and its purpose and guidelines.
- d. Explain how the information gathered will be used for research and how participants' names will be kept confidential.
- e. Distribute consent forms and ask them to read and sign it.
- f. State the ground rules.
- g. Then invite everyone to introduce themselves by telling their names, where they are from, their hobbies and favourite food.

2. Let's get started:

- a. Starting question: How do you feel about the international student health insurance provided through WSU?

- b. If a topic is exhausted then you can pick a topic that arose from the discussion and prompt the participants for more information. Or you can use a topic from our list of questions.

3. Moderator Attitude:

- a. Look for any potential conflict and steer the conversation away from it by changing the topic.
- b. If someone dominates the discussion, give others a chance to talk by asking them directly.
- c. If the discussion starts to drift off topic gently steer it into the right direction.
- d. Be gentle and humble while talking to the participants.
- e. Don't judge anyones point of view.

4. Our list of questions:

- 1. Have you ever been sick? If yes, did you go to wsu health center?
- 2. How much knowledge do you have regarding your international health insurance policy?
- 3. What are your thoughts about the cost of international health insurance and its coverage?
- 4. Do you find the staff at the wsu health center helpful?
- 5. Have you ever used the insurance coverage?
- 6. What recommendations do you have that should be done in order to help international students with better understanding with the health insurance policy?

7. As you know, insurance is mandatory for international students. What are your thoughts on this?
8. Do you think wsu should provide you information about the health policy and details about the insurance for every upcoming batch?
9. Do you prefer getting your insurance on your own or through WSU. If yes, why?
10. Is the information provided by WSU regarding the health insurance policy enough for you to understand it?
11. Did you have any prior experience with health insurance before? Or in your country?
12. Was it hard for you to understand the health insurance policy?
13. What are your expectations from an insurance policy?
14. To what extent those expectations are fulfilled by the insurance provided by WSU?

5. Observation:

- a. Document all unique points of views.
- b. Record how reluctant or eager they are to observe social distancing.
- c. How much knowledge people have about social distancing.
- d. Are people getting depressed in life because of social distancing?
- e. Do they think it is important?
- f. Who are maintaining social distancing and who are not.
- g. Why are people not maintaining social distance?
- h. How are people adapting?
- i. Document all new topics and concepts which the group might generate.

6. Conclusion:

- a. Thank everyone for participating.
- b. Collect the consent forms.
- c. Encourage them to participate again in the future.

Appendix 2:

1. What is your country of origin?
2. Gender? (Male, Female, others)
3. What is your program of study (Undergraduate or Graduate)?
4. What's your enrollment year at WSU? e.g. Spring 2022
5. Are you currently employed? (Part-time, Full-time, Not working)
6. Age (_____)
7. How much awareness do you have about the Health insurance plan provided through WSU?
8. Do you have just your personal health insurance or do you share it with your spouse/children/relative?
9. When was the last time you visited the hospital/clinic for medical purposes?
10. How much do you spend on WSU Health insurance yearly?
11. Do you have information on how to claim your health insurance?
12. How knowledgeable are the staff at the Wellness Center regarding the details of the International Student Healthcare plan?
13. Did the Healthcare provider meet your expectations?
14. How would you rate the customer service of the International student health insurance provided through WSU?
15. How would you rate the process of gathering information regarding the Benefits and Coverage of your healthcare plan?
16. How knowledgeable would you say you are regarding the Benefits and Coverage of your Healthcare plan?
17. How would you rate the Benefits and Coverages provided by the Healthcare plan?
18. Should every International student have health insurance in the USA at all times?
19. Is it hard to find a different health insurance plan than WSU's health insurance on your own?
20. Would you want WSU to explain in detail about the Healthcare plan provided through WSU in the orientation program?

Appendix 3:



We appreciate your participation in our survey. The goal of this survey is to learn more about students' acknowledgment of international health insurance policies and their interactions with health insurance companies. You will undergo a series of inquiries that will be utilized for the class project only. The responses acquired in this survey will only be used for the study and will not be shared with any third parties or external sources. Continuing to the survey suggests that you understand and agree to the provisions in this disclaimer. Again, we really appreciate your time and response.

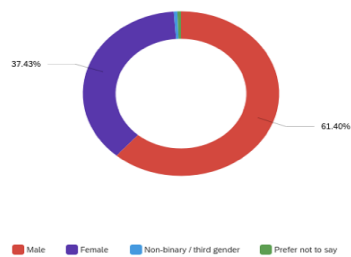


Appendix 4: (presentation slides)

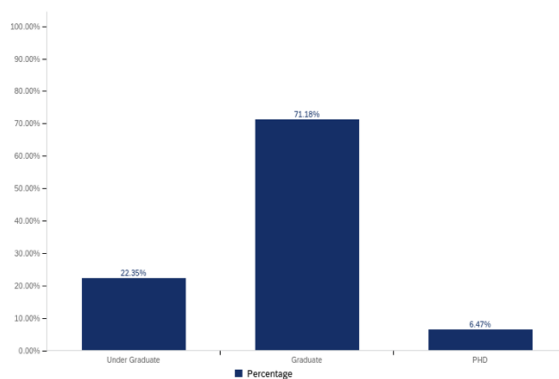
Why did we choose this topic?

- In accordance with Wichita State University (WSU) Policy 8.08, all international students must have health insurance that complies with the Affordable Care Act (ACA) during their time at WSU
- How much knowledge about the health insurance does the students have?
- Do they know how to claim their insurance benefits from the health insurance provider?
- Are they satisfied with their health insurance policy?
- At what level WSU student health care center staff is helping them with the insurance benefits and claims?
- Does students want WSU to help them better understand the health care system

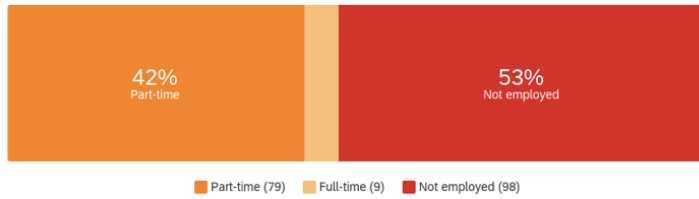
Gender



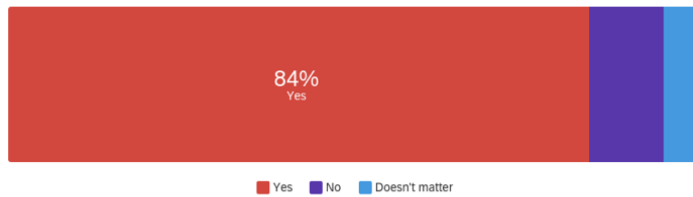
Program of study



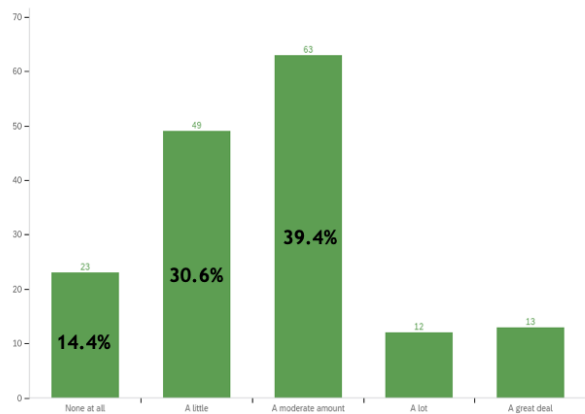
Employment Status



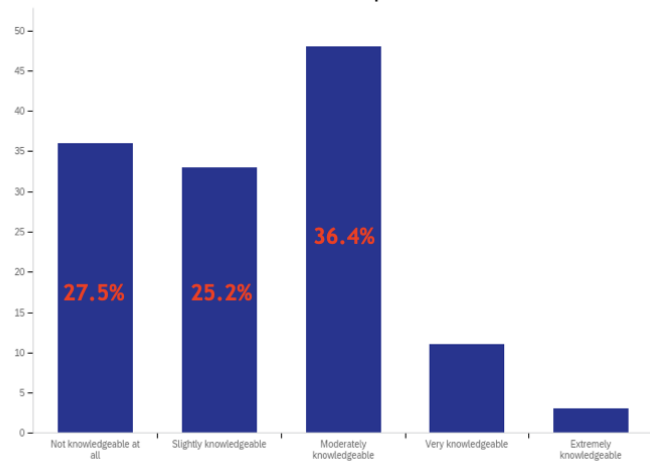
Should every International student have health insurance in the USA at all times?



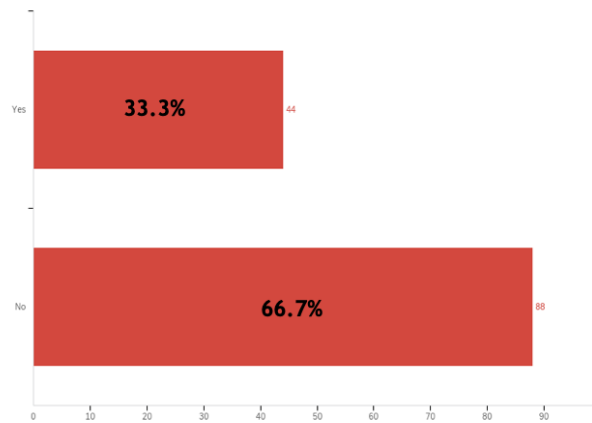
Awareness of students about the Health insurance plan provided through WSU



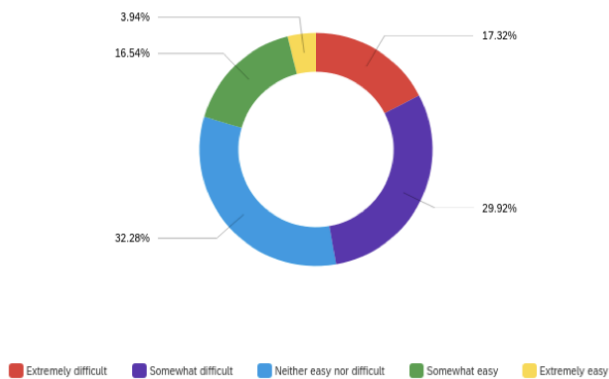
Knowledge of students regarding the Benefits and Coverage of the Healthcare plan



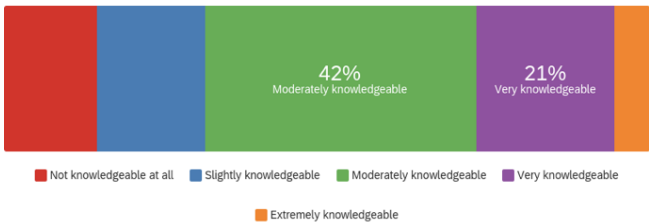
Question - Do you have information on how to claim your health insurance?



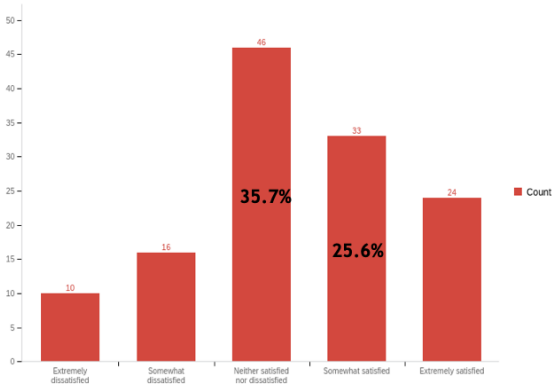
Rating of the process of gathering information regarding the Benefits and Coverage of your healthcare plan?



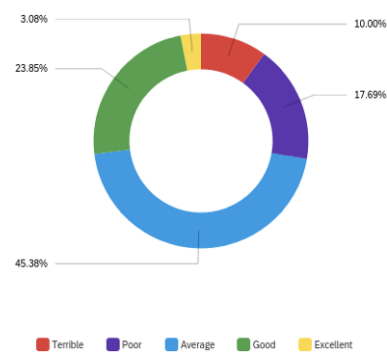
Knowledge of the staff at the Wellness Centre regarding the details of the International Student Healthcare plan?



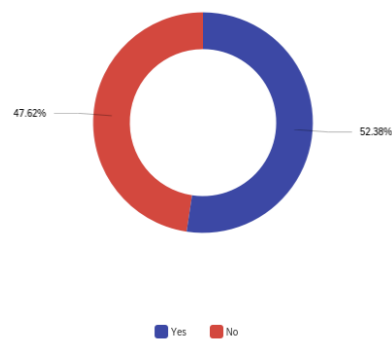
Customer service rating of the International student health insurance provided through WSU



How students rate the Benefits and Coverages provided by the Healthcare plan



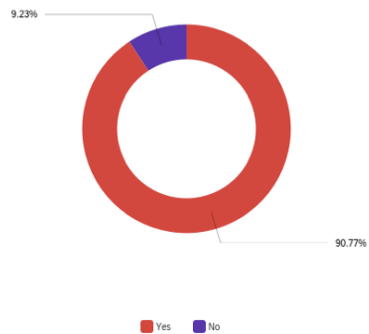
Did the Healthcare provider meet the students expectation



Do students find it difficult to look for an alternate health insurance plan on their own



Do students want WSU to explain in detail about the Healthcare plan provided through WSU in the orientation program



Conclusion

- Most International students have less knowledge about their insurance policy, coverage and benefits.
- Students find it difficult to gather information regarding the coverage.
- Overall, most students are satisfied with their health insurance policy.
- Most of the staff present at WSU health care center are moderately knowledgeable.
- International students want WSU to provide basic and essential information regarding claim and benefits of their insurance policy.