

International Student Health Insurance at WSU



MGMT 803- Business Decision-Making Analysis

Project 1 Proposal

Team 5

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Introduction:

In accordance with Wichita State University Policy 8.08, all international students must have health insurance that complies with the Affordable Care Act (ACA) during their time at Wichita State University. 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.

The Wichita State 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.

Literature review

The WSU policy 8.08 is short and concise, it only highlights the absolute requirements. It clearly outlines the minimum requirements for International Student's health insurance (Table 1) and how students will be penalized if they fail to obtain and maintain the minimum coverages. The policy states the possibility of having one or more of these requirements to be waived under certain conditions but it provides no further information about those conditions or how a student can collect them.

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

The WSU International Student Insurance website is well-organized and easy to understand. It clearly states which categories of students are required to have health insurance and which categories of students do not. It also states the provider name, cost and a link to the benefits and coverage of the insurance plan provided by WSU. It also explains what is required to get medical insurance through another provider.

Exploratory research and results

As our research is on Health Insurance for international students in WSU, there is no secondary data or previous research. Hence, to define the problem more clearly a Focus Group session was implemented (appendix 1). The group consisted of six international students from three different countries.

It is important to note that all of us in Team 5 are also international students. Although we had our own understanding and ideas about the problem, we did not share it during the Focus Group session. We used our knowledge of the problem to cross check the information gathered from the Focus Group.

We learned that students think that the WSU International Student Health Plan is too expensive (\$2,658 for two semesters). Many students are on a tight budget. Students are not allowed to work outside the campus which further constraints their budget. From these findings

we came up with our first research objective/question: Is the International Student Health insurance provided through WSU too expensive for international students?

We learned that students think that information regarding the benefits and coverages are written in a convoluted manner. They think information regarding benefits and coverages cannot be gathered from others easily. Students also think that members in the WSU Student Wellness center are not very knowledgeable about the details of the coverage. From these findings we came up with our second research objective/question: Do international students believe that information regarding benefits and coverages of the healthcare plan provided through WSU is hard to find?

We also learned that students think that International Student Healthcare should not be mandatory. Students think there should be more than one healthcare plan provided through WSU. Students also think that MedEvac and repatriation coverages are unnecessary. From these findings we came up with our third research objective/question: Should International Student Healthcare be mandatory for international students studying at WSU?

We learned that for most international students this is their first time enrolling in a healthcare plan, hence, most students are unfamiliar with the whole process. Students don't understand how to make an insurance claim. Everyone believes that WSU should organize a session at the start of every semester for new international students to explain the healthcare plan in detail. From these findings we came up with our fourth research objective/question: Do international students want WSU to organize a session and explain the benefits and coverages of the healthcare plan provided through WSU in detail?

We also learned that students don't know which medicines will be covered in the pharmacy. Students don't understand why there are deductibles and copays, they expected everything should be covered by the plan but in reality it is different. From these findings we came up with our fifth research objective/question: Are expectations of international students regarding the healthcare plan provided through WSU met?

The purpose of our research is to understand how international students feel about the international health insurance provided through WSU and to find, is it actually helping students and to identify areas of improvement.

Methodology:

Population and Sample

Our target population is the international students at WSU. A list of international students along with their WSU email id will be collected for the International office. A sampling frame containing both Graduate and Undergraduate students will be created from the list. Our desired sample size for the research is 100, hence, we will select a sample size of 500 students from the sample frame and hope at least 20% of the students will participate in our survey. We will use an Unrestricted (simple random) sampling strategy to choose our sample from the sampling frame. This means that every international student will have the same probability to be chosen.

Proposed data collection technique

Only one Focus Group session had been conducted to define the research objective/question. Another Focus Group session will be conducted in the future to verify our findings. If needed, multiple Focus Group sessions with different groups of international students

can be conducted. As all of us are international students we already know many other international students personally and can ask them to participate in our Focus Group.

After that a preliminary survey questionnaire will be created. Then we will conduct pre testing for our survey questions with 6 to 7 international students. We will repeat this process until we are sure that all the survey questions are meaningful and are actually measuring what it was supposed to measure.

The final survey will be created on Qualtrics and the link for the survey will be emailed to the international students in the sample. The email sent to the students will contain the link along with a short description about the survey, the description will be vague, it will only give the students a general idea of the research but not what we are actually trying to measure. The email will also state the duration of time that will be required to complete the survey.

No cover letters will be used during data collection and there will not be any follow-ups.

Instrumentation

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

Concept	Is the International Student Health insurance provided through WSU too expensive for international students?
Definition	Many students believe that the cost of health insurance provided through WSU is too high and students struggle to afford it.
Variable	Affordability
Operationalization	Category scale (Strongly Disagree, Disagree, Neutral, Agree, Strongly agree)
Corresponding survey items	Survey questions: 9, 10, 11 & 12. (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	Interval-level (continuous scale) Strongly Disagree 1 2 3 4 5 Strongly Agree
Corresponding survey items	Survey questions: 14, 15, 16, 17, 18, 19 & 20. (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: 29, 30, 31, & 32. (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, Don't want to answer)
Corresponding survey items	Survey questions: 21, 22 & 23 (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	Interval-level (continuous scale) Strongly Disagree 1 2 3 4 5 Strongly Agree
Corresponding survey items	Survey questions: 24, 25, 26, 27 & 28 (Appendix 2)

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. Since we only created an initial draft of our Survey, some questions and measurement methods might change in the future.

Research Design

We will conduct 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 will be conducted later 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 increases 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.

References

“8.08 / International Students Mandatory Health Insurance.” *WSU Policies and Procedures*, https://www.wichita.edu/about/policy/ch_08/ch8_08.php.

“Evacuation Insurance.” *International Health and Travel Insurance*, <https://www.betins.com/Products/Evacuation/Evacuation.aspx>.

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<https://www.wichita.edu/services/studenthealth/HealthInsuranceInternational.php>.

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<https://www.wichita.edu/about/policy/policy.php>.

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WSU Policies and Procedures Manual, <https://www.wichita.edu/about/policy/index.php>.

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

Survey Questions draft:

1. What's your program of study (Undergraduate or Graduate)?
2. Are you currently employed? (Part-time, Full-time, Not working)
3. What is the country of origin?
4. What's your enrollment year in WSU?
5. Gender? (Male, Female, others)
6. Age (_____)
7. Do you have International Health insurance through WSU?
8. Did you ever use your health insurance?
9. When was the last time you visited the hospital / clinic for medical purposes?
10. Do you think WSU Health insurance is expensive?
11. How much do you spend on WSU Health insurance yearly?
12. Do you have just your personal health insurance or do you share it with your spouse/children/relative?
13. Do you take health insurance in summers as well when you are not enrolled in any course?
14. How much awareness do you have about the Health insurance plan provided through WSU?
15. Do you have information on how to claim your health insurance?
16. How knowledgeable are the staff at the Wellness Center regarding the details of the International Student Healthcare plan.

17. How would you rate the customer service of the International student health insurance provided through WSU.
18. How easily were you able to gather information regarding the Benefits and Coverages
19. How informative did you find the website of the Healthcare provider?
20. How would you rate the process of gathering information regarding the Benefits and Coverages of your healthcare plan.
21. How knowledgeable would you say you are regarding the Benefits and Coverages of your Healthcare plan.
22. Do you know where to get information regarding your Healthcare plan?
23. Would you want WSU to explain in detail about the Healthcare plan provided through WSU in the orientation program?
24. How satisfied are you with the percentage of cost coverage and out-of-pocket policy by WSU health insurance?
25. How would you rate the Benefits and Coverages provided by the Healthcare plan
26. How would you rate your experience with the coverage policy?
27. How would you rate your experience with Healthcare customer service?
28. Did the Healthcare provider meet your expectations?
29. Should everyone have health insurance in the USA at all times?
30. Is it to find a health insurance provider on your own?
31. Do you visit the health center / Doctor's clinic often?
32. Do you believe Health insurance should be mandatory for all international students?