



# **A guide to selecting an international student health plan**

For education agents, agency managers,  
institutions, and educational organizations



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# Introduction

As an education agent, you're uniquely situated to find ways to help meet the needs of international students. Helping students find the best coverage available not only provides peace of mind to your clients, but also gives you an additional source of revenue and a competitive advantage. It's time to leverage your knowledge with the right coverage and health plan services to give students what they need.

Use this guide to learn what you should consider when helping students find an international health plan.

## What's inside

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# Know your students' university requirements

Before you can help your students find health coverage, you need to know what coverage their chosen institutions require. Universities in the United States often have health plans available to students, but those plans may not address the unique needs of international students, such as virtual care or 24-hour customer service. Upon checking with their university, you may encounter the following types of health plan requirements and arrangements:



## **Mandatory coverage**

The college or university will contract with a health plan company to cover all international students. The students will pay for the coverage on their own or as part of their tuition.



## **Hard waiver plan**

Students are required to either enroll in the coverage offered by the school or submit a waiver that demonstrates they have obtained equal or better coverage.



## **Voluntary coverage**

Your students will be required to provide proof of health coverage, so you can help them find coverage on their own with no pressure from the university.



## **No health coverage**

Your students may have options available through their university, but nothing's mandatory. With no university requirements, you can help students find whatever policy suits their coverage needs and visa status.

# Help your students find customized plans

Health plan companies can customize the plans they offer to fit students' needs. Using an online search platform is a great way for you to find coverage based upon your students' university needs, and then look for providers and plans.

## Key features that set us apart:

- Standard injury and sickness coverage
- Nationwide provider network
- Medical evacuation and repatriation
- Inpatient and outpatient care
- Language help and translation services
- Coverage that meets F1/J1 visa requirements



**Keep in mind that your coverage should always include repatriation services, emergency evacuation, and both inpatient and outpatient care.**

## Look for customized add-ons:

- Maternity expenses
- Virtual visits
- 24/7 access to doctors
- Counseling support
- Virtual counselor access
- Online tools (mobile-friendly)



# Assess the provider network

When helping a student choose a plan, take a close look at the provider network. The breadth of a provider network is what gives your students the ability to access care from wherever they may go in the U.S. If your students typically travel around the U.S. during their study abroad experience, a provider network that extends to all 50 states is ideal.

## Make sure your students' health plan offers:

- In-network healthcare providers in all 50 states
- Participating hospitals throughout the country
- Access to quality, best-in-class doctors
- Conveniently located pharmacies
- Provider network accessible via mobile



# Examine emergency travel assistance services

Assess the emergency travel assistance services offered with the plans you're considering for your students. Traveling and studying abroad in the U.S. can be stressful enough for a visiting student or scholar. If an emergency occurs when your students are 100 miles away from their permanent residence, U.S. campus address or in another country, it's essential that they can get the medical attention they need without any extra hassle or stress.

## Make sure your students' health plan offers:

- Emergency response center
- Experienced crisis management professionals
- Air and ground ambulance service providers
- Dispatch of doctors and specialists
- Emergency evacuation services
- Medical repatriation and repatriation of remains



Consider a health plan company whose customer service approach includes assistance with emergency services. This means that if a student finds themselves in an emergency situation that requires medical assistance, they can call their health plan company to be instantly connected to emergency services.

# Evaluate customer service

Customer service is a vital aspect of international student health plans. The health plan company you select must lead with compassion and expertise to support students as they navigate the health care system. UnitedHealthcare Student Resources International is committed in designing and delivering solutions that can help your students succeed.

## Key features that set us apart:

- Trained Advocates providing an effortless customer service experience
- Convenient online tools for quick access to 24/7 self-service functions
- Multi-lingual customer support
- Simple online enrollment process



# Use this handy checklist

Use this checklist as you find health plan solutions for your students to ensure you meet their needs and their university's requirements.

## University requirements

- ☐ Mandatory coverage
- ☐ Hard waiver plan
- ☐ Voluntary coverage
- ☐ No health coverage

## Plan features to look for

- ☐ Emergency services
- ☐ Coverage for F1 and J1 visas
- ☐ Language help and translation
- ☐ Extensive provider network

## Customized add-ons

- ☐ Yes
- ☐ No

## Stress-free emergency travel assistance services

- ☐ Yes
- ☐ No

## Robust provider network

- ☐ Yes
- ☐ No

## Exceptional customer service

- ☐ Yes
- ☐ No

- 
- ☐ Yes
  - ☐ No

- 
- ☐ Yes
  - ☐ No



# Questions?

Helping your students find the right health plan may be overwhelming. At UnitedHealthcare Student Resources International, we're here to help you through the process. We know that the U.S. healthcare system is complex. The good news is—we're here to help. We've got customized technology and experts available every step of the way to help you meet your students' needs.

For questions about the process or to learn more where to start, contact  
UHC Student Resources International.

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