

Considerations in Choosing International Health Insurance for Study Abroad

The University of Denver Study Abroad Office requires you to have adequate health insurance while abroad. But what is “adequate” international health insurance will depend on each individual’s unique needs and desires. Below is a list of question designed to provide you with a starting point in determining the adequacy of your insurance to overseas situations.

Remember that all DU students studying abroad will be covered by the International SOS (which is NOT a healthcare insurance plan, but has some relevant features to supplement your health insurance) and that your study abroad program provider might include health insurance as part of the program (contact your program for details). You should factor in these along with your current insurance plan when attempting to identify possible gaps in your coverage.

What’s covered and what’s not?

- 1) Geographical limitations to coverage
 - a) *It’s important you will be covered in your host country, tourist travel, and at home (in the event that you’re evacuated and treated in the US).*
 - b) *Does the plan provide medical referral services for the countries you will be visiting?*
 - c) *Do you have access to a worldwide 24-hour emergency contact number in English (with translation services for health care providers in the host country who do not speak English)?*
 - d) *If an evacuation to more suitable health facilities is required, will this be covered?*
 - e) *Does your plan deny coverage in “high risk” countries due to disease, war zone, natural disaster, etc.?*
- 2) Chronological limitations to coverage
 - a) *Will your coverage cover you while traveling before or after your study abroad program?*
 - b) *Is there an age limit to the coverage? Could you potentially reach this limit during or shortly after your program?*
 - c) *Is the coverage easily renewable from abroad and for the maximum period of stay? If you’re injured near the end of your program and cannot leave the program, will your coverage still apply?*
 - d) *If pre-existing medical conditions are not covered, how is a pre-existing condition defined? (e.g., symptoms displayed so many months or years prior to departure)*
- 3) Financial limitations to coverage
 - a) *What is the maximum amount your plan will cover in the event of a health emergency abroad? Keep in mind that some plans limit your life-time maximum for medical expenses due to accident or illness. The average cost of helicopter medical evacuation is around \$60,000, and combined with hospitalization costs, for some types of injuries may exceed \$250,000 and go as high as \$1,000,000 plus.*
 - b) *What are the deductible costs and are these reasonable for you? These may be quoted in dollars (e.g. \$100 per claim or \$200 per term of policy) or as co-insurance requiring a shared percentage of total bill (plans with 100% coverage are more expensive but may save you considerable cost in case of illness or an accident).*
 - c) *Does the plan alter its financial coverage according to the type of service provided, that is, cover 100% of care, but only 80% of prescription drugs?*
- 4) Type of Service Limitations

- a) *Does the plan cover non-emergency visits to the doctor, elective surgeries, or prescriptions ordered while abroad? Will you need to fill prescriptions abroad? Can they offer you assistance in this process?*
 - b) *Does the plan cover emergency room visits and hospitalization? Some plans will only cover the emergency room costs, but not hospitalization for recovery.*
 - c) *Does the plan cover physiotherapy, massage, acupuncture and/or other rehabilitation services?*
 - d) *Are emergency or non-emergency dental care covered? This is a common issue often overlooked while abroad (like wisdom teeth removal).*
 - e) *Are vision services covered in case you need to replace your glasses?*
 - f) *Does the policy cover injuries incurred during high-risk activities such as rock climbing, hang gliding, scuba diving, or "contact" sports? Does the insurance plan cover accidents while driving an automobile or motorcycle? What high-risk activities are NOT covered by the plan such as scuba diving, skiing, riding a motorcycle, etc.? What about self-inflicted injuries, drug or alcohol related accidents, etc?*
 - g) *Are emotional and/or psychological related issues covered?*
 - h) *Will repatriation of remains be covered? Note that these expenses are high and in most cases, costs may exceed the coverage in your plan.*
- 5) Service extensions and extras
- a) *Will the plan cover the travel of one or more of your loved ones to visit you in the abroad hospital while you're sick? Under what conditions will they cover this?*
 - b) *In addition to medical coverage, does the policy cover lost luggage, stolen property, or travel cancellations? If it isn't offered, remember that many of these services are already covered with your ISIC card.*

Can You Use it? Assessing the Logistics and User-friendliness

- 1) User-friendly?
 - a) *Does the plan have an understandable and well laid-out booklet on the details of coverage and the process of enrolling in and using the plan?*
- 2) Getting Medical Attention
 - a) *How do you use the plan if you have a medical emergency or need to visit a doctor while abroad? Is it straightforward or complicated? Does the plan require the use of plan-approved medical facilities?*
- 3) Filing Claims
 - a) *Not all plans are reimbursement-based. Direct payment of bills abroad by the company is preferable so that you do not need pay and then wait for reimbursement. If you will need to pay out of pocket, you need to think about how you will do this until you're reimbursed.*
 - b) *If you obtain medical assistance while abroad, when and how should you inform the agency?*
 - c) *If you will need to file a claim, is there a reasonable amount of time for you to do so?*
 - d) *How extensive is the process for filing claims? How long will it take to get reimbursed? Can you be reimbursed while abroad?*
 - e) *Will a translation be required for the claim?*
 - f) *How does this plan deal with other coverage you may have under a parent's or spouse's plan? Does it assume the other plan will pay first?*
 - g) *What documentation of expenses is required? e.g., does the bill need to be in English and the amount of the charges in dollars? Does the bill need to clearly state the diagnosis and treatment received?*

Some Study Abroad Healthcare Insurance Providers

If you would like to investigate some other options, the following are a few health insurance providers who offer plans tailored to study abroad. Please note this list is for information only and should not be understood as a referral from DU or the DU Study Abroad Office:

American College Student Association (ACSA)
www.acsa.com/ 1-800-237-0903 (X 6234)

Associated Insurance Plans International (AIP)
www.a-i-p-i.com/international.htm 1-800-452-5772

Cultural Insurance Services International (CISI)
www.culturalinsurance.com 1-800-303-8120

CMI Insurance Specialists
www.studyabroadinsurance.com/ 1-800-677-7887

International Student Insurance
www.InternationalStudentInsurance.com 1-877-328-1565

Wallach
www.wallach.com/hcglobal2000.asp 1-800-237-6615