ALTERNATIVE HEALTH INSURANCE COVERAGE

Because of the VERY HIGH COST of health care in the U.S., each student MUST have Health Insurance coverage.

If for some reason you do not want to subscribe to MSU insurance, here are a few alternative companies offering Health Coverage. Some of them have restrictions so we strongly advise you to check their website and compare them.

**BETINS**: www.betins.com – tel. 866-552-8834 *(They cover all accidents – including ski)*

**The HARBOUR GROUP**: www.hginsurance.com  
**iNEXT**: WWW.INEXT.com

**ACSA**: https://www.uhcsr.com/acsa  
**COMPASS BENEFITS**: www.compassstudenthealthinsurance.com

**ISOA**: www.isoa.org, and many others...

*(MSU does not endorse any specific carrier and is not responsible for the content or the coverage offered.)*

Before selecting a provider, make sure that surgery is covered (in case of a broken leg or appendix) and consider the deductible and the cap.

If the website is not clear enough, call them to have precise answers.

You should be familiar with 2 terms:

- **Co-pay**: which is the amount that you have to pay each time you visit a doctor
- **Deductible**: which is the amount that the individual MUST pay before the remainder of the cost is covered by the insurance plan that you selected. The lower the deductible, the more expensive the premium.

These two terms are what is called the “Out of pocket” cost.

Some plans cover Pharmacy and some don’t. Make sure that you check it out.

**Dental** is usually not covered on basic plans and must be purchased separately.

You should check the **cap** which is the maximum a policy will pay for any claim or total payout.
Health Insurance Requirements

It is dangerous to be in the U.S. without health insurance. In many countries, health insurance is covered by the government. In the U.S., all citizens and visitors (students) are responsible for their own medical insurance. Insurance gives you access to better and more timely health care and provides the only protection against the enormous costs of health care in the U.S.

If your present health insurance provided by your country covers you in the U.S., that insurance may qualify. See minimum coverage requirements below:

Once you have purchased health insurance, the company will provide you with an insurance identification card for use as proof of your coverage. You will also be given a booklet on how to use your insurance and how to file claims if you have an illness. In some cases, the insurance company will pay the doctor or hospital directly.

Medical insurance coverage should cover the following minimum benefits:

- Medical benefits of at least $50,000 per accident or illness. Many U.S. policies will not offer this benefit level specifically for each accident or illness.
- If you should die in the U.S. your policy must include repatriation of remains in the amount of $7,500 to bring your remains back to your home country for burial.
- If - because of a serious injury or illness - you must be sent home on the advice of a doctor, the policy must cover up to $10,000 for the expense of your travel.
- The deductible may not exceed $500 per accident or illness.

Make sure that the Health Insurance Provider outside of the U.S. has the ability to cover the expenses in a timely manner. You may have to pay upfront for the costs incurred.

The OIP office has a list of insurance companies that you might use. Ask for copy if you need it. Any time you deal with an insurance agent, be careful to read all information presented to you and consider consulting with advisors in the OIP before signing any contract.