

Why Mandate International Student Health Insurance?



Enrolling all eligible international students into a fully mandated group insurance plan is a best practice in risk management.

- All eligible students are guaranteed to be covered by the insurance plan for the duration of their studies at your school.
- Offering one plan reduces complexity and confusion commonly experienced when students shop and purchase their own coverage.
- When students are allowed to select their own plan designs, they may gravitate toward cheaper plans with common coverage pitfalls such as internal “gotcha” limits/exclusions and intentionally complex claims reimbursement processes.

Implementing a fully mandated group plan eliminates the following burdens on your school:

- Worrying about lapses in students’ coverage
- Inability to verify the level of coverage
- Unable to advertise insurance plan premiums to students in the recruiting process and provide an accurate total cost of attendance
- No access to consolidated enrollment reporting and/or data on claims utilization to understand how students are using the insurance plan
- Needing to assist students navigate inconsistent customer service with multiple insurance companies.