

Taking cover

*Comprehensive insurance is crucial for international students, but sometimes the message is not getting out there. Schools have a role in ensuring their students have adequate health insurance to meet their needs, says **GILLIAN EVANS**.*

There is undoubtedly a lot to think about when embarking on an overseas studies trip, but one area which cannot be neglected is insurance. “[For international studies], insurance packages – including medical insurance, liability insurance, accident insurance, luggage insurance, assistance services, and 24/7 emergency support – are crucial,” asserts René Gillet at Germany-based Dr-Walter www.dr-walter.com insurance broker. But sifting through the

multitude of options can be confusing, with insurance packages designed for international students varying widely in coverage.

It is, therefore, extremely important that students read the small print and know what their insurance includes, something which Philippe Gojon, CEO of AVI International www.avi-international.com, says is often not the case. “Most of the time, [students] buy travel insurance because their parents, agent or

school forced them to do so or because it was required to get a visa. As they did not choose their travel insurance, they do not really know what is covered nor how it works.” In order to ensure students are better informed, AVI has been investing in student-oriented communications. “[This] includes a welcome letter after enrolment, a student guide explaining how to call the assistance or to find a doctor, and instructions through an AVI Assistance mobile app.”

Ross Mason, Vice President of International Student Insurance (ISI) www.internationalstudentinsurance.com, reports that most students are not aware of the need for adequate health insurance. “Our largest market is the inbound market to the USA and it is incredibly important that students have insurance coverage

WORKING PARTNERSHIPS

“Over the years, agents and schools have faced so many dramatic situations with students not being covered [by adequate insurance] that they have now become our best ambassadors,” says Philippe Gojon of AVI International. He continues: “Agents’ and schools’ communication with students is crucial to inform them and convince them that they do need travel insurance coverage.”

Most insurance companies are keen to work with agents. “We have a very generous compensation package for our international student agents,” says Stephanie Hiltz at StudyInsured. “Our company is supported by the best tech in the business and our agents have access to a 24/7 agent portal where they can get quotes and arrange insurance in a few simple steps.”

International Student Insurance (ISI) offers agents a range of products to pass onto their clients depending on their requirements. “Sometimes we offer tailor-made group solutions for their students,” says ISI’s Ross Mason. “These plans are often highly customised and are developed to suit their needs and price points. Agents can also sell our current individual product line-up, where we will provide them with a customised, unique quoting and application tool which they can embed into their website. Any sales processed through their link will be commissioned to them.”

Another way in which insurance is made accessible to students is by educators including it in their course fees. Stephanie explains, “There has been a trend towards schools taking on the responsibility of ensuring students have health insurance. The main reason is that the more control the school has, the less liability on the school. Having all of the students enrolled in the same insurance is a great risk-management tool, not to mention less of an administrative burden in the event that a student needs medical care.”

here, probably more so than in other countries. The USA is the most expensive country for healthcare and there is no nationalised healthcare system that students can rely on." To help inform them, ISI has developed student-specific resources such as a video on the US healthcare system to help students learn the way it works, why insurance is important, and what to expect when seeking care.

While non-medical components such as tuition refund, damage to baggage, accidental death and dismemberment or personal liability are certainly worthwhile, Stephanie Hiltz at StudyInsured www.inglestudents.com, part of the Ingle Group, is adamant that the "most important insurance you can carry is medical", and like Ross, Philippe says few students realise this. "They are not used to paying medical bills at home, and they do not know how expensive it is to go to [the Emergency Room] in the USA for example. They cannot imagine that an accident can happen and only focus on the good aspects of their experience abroad," he says.

All insurers warn against relying solely on national healthcare systems such as the NHS in the UK or, for European Union students studying within the EU, the European Health Insurance Card (EHIC). "The EHIC and NHS provide basic medical services but do not offer access to private medical treatment with free choice of doctors like travel insurance policies do," says René. "They have restrictions in benefits and also include deductibles in some countries. Moreover, the amounts paid in each European country for the same treatment are still very different. That means that a student only relying on the EHIC or NHS may have to pay considerable amounts out of [their own] pocket. They were not designed for travellers as

they do not cover important benefits like medical repatriation or emergency return flights."

With regards to medical claims, there has been a shift, according to René. While most claims are related to simple ailments which can be treated easily and at relatively low cost, claims for sports and traffic accidents, as well as mental health issues, have increased. "This may be due to the fact that more students seem more likely to take risks and accept new challenges and don't pay attention to safety measures before travelling or while being abroad," he says. "We have also noticed that mental disease claims have been on the rise, as students seem to find it more and more difficult to cope with their new situation in a new environment abroad."

Stephanie also mentions the rise in demand for assistance with mental health issues. In response, StudyInsured has added significantly to its mental health support by "increasing the insurance coverage and also by including a 24/7 multilingual mental health phone line at no extra cost for some of our plans". gillian@studytravel.network

CASE STUDY

"Crisis struck one student in 2014, only days after they had started their studies at a high school in Canada. The student suffered a major cardiac event which required the use of a defibrillator on the scene, emergency transportation, and a four-week stay at a local hospital. By the time they had been released the total bill totalled more than CAD\$148,000 (US\$113,063). StudyInsured was in constant communication with the school and the student's family and the in-house emergency assistance team worked tirelessly to support the student."