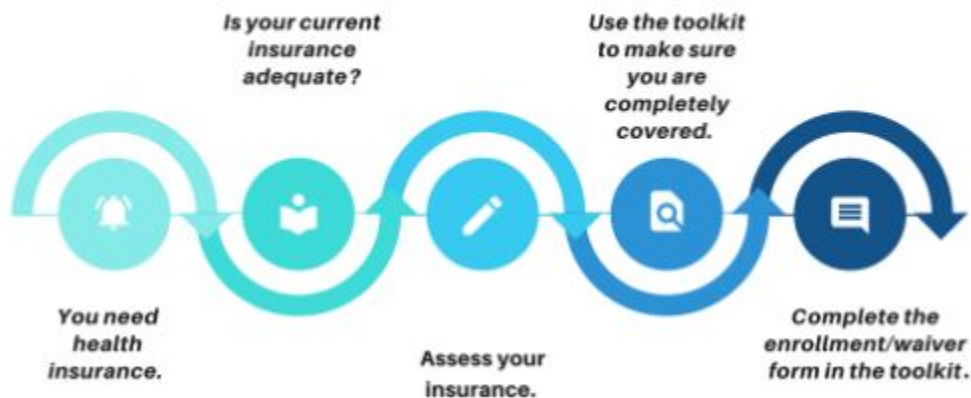


International Student Health Insurance Requirement Toolkit

MAKE SURE YOU HAVE ADEQUATE HEALTH INSURANCE



Step 1

This is a checklist of items that your personal insurance must provide coverage for while you are in the United States. Please review the following items and assess your own current insurance to see if it meets the insurance requirements. If you are completely covered by your current insurance, proceed to Steps 2 and 3 to request a waiver. If you are not covered enough by your current insurance, Willamette University will enroll you in PacificSource.

\$500 Deductible

Your insurance must have an annual deductible of \$500 or less per policy year. A deductible is the amount you must pay before your health insurance begins to help pay for the cost of medical treatment.

Example: You receive a \$1000 bill for a medical emergency. You must pay \$500 and split the rest with your insurance.

\$5000 Out-Of-Pocket

Your insurance must have an out-of-pocket limit of \$5000 or less per policy year. An out-of-pocket limit is the maximum amount you would have to pay in a policy year for medical bills.

Example: You have paid \$5000 dollars for medical bills and have a medical emergency. Your insurance will cover all costs and future costs until the end of the coverage period.

25% Coinsurance

Your insurance must have a coinsurance amount of 25% or less. Coinsurance is your share of the cost of a covered service calculated as a percentage of the service cost.

Example: You receive a treatment for a medical treatment that is covered by your insurance. You have already spent \$500 (your deductible) on a separate medical treatment and are charged \$100 dollars. You will be required to pay \$25 dollars (25%) and your insurance will cover the rest.

General Coverage

Your insurance must cover the following services:

Inpatient care and expenses- treatment provided for individuals who are admitted into a hospital overnight and for an extended period of time

outpatient care- treatment and services for individuals who arrive and leave a hospital or clinic on the same day

Physician expenses- visits to a doctor's office or for a doctor's visit to a hospital

Ambulance Services- emergency transportation to a hospital

Emergency services- immediate care and services provided to an individual who needs medical attention by a hospital's emergency department or an urgent care facility

Labs, diagnostic tests, and X-rays- procedures used to check for or identify a health issue

Prescription drugs- drugs prescribed by a medical professional for the treatment of a medical condition

Mental Health Coverage

Your insurance must cover inpatient and outpatient mental health services the same as any other illness. Mental health coverage must be clearly listed as a covered item.

Extended Coverage

Your insurance must cover the following items and these must be treated the same as any other covered condition: intramural sports injuries, alcohol and illegal drug use related illness and injury; substance abuse treatment; pregnancy; and prescription contraceptives the same as other prescription drugs.

Pre-Existing Conditions

Your insurance must cover pre-existing conditions the same as any new medical condition and not require a waiting or qualifying period. A pre-existing condition is a physical or mental condition of an insured person that existed before enrollment in a health plan.

Oregon

Your insurance must provide coverage in the state of Oregon. Coverage can sometimes be limited to specific regions and states even when a provider states that they offer coverage in the United States.

Payment

Your insurance must be able to pay you for your insurance claims while in the United States. As explained above, you will often need to pay for medical treatments first before your insurance can provide coverage. Typically you are required to either submit a receipt of payment and your bill to your provider who will then reimburse you for what is covered.

Degree-Seeking Students

If you are a degree-seeking student (someone who plans to earn a degree from Willamette), your insurance must include unlimited lifetime medical benefits for covered medical expenses, including illness, injury, and accident.

Exchange Students

If you are an exchange student (someone who is not seeking a degree from Willamette and is only attending for one or two semesters), your insurance must include a benefit of at least \$500,000 per policy period for covered medical expenses that include illness, injury, and accident.

Additional Coverage

While studying at Willamette University you are required to have coverage for:

\$50,000 Medical Evacuation- coverage that will pay at least \$50,000 of expenses for transporting you back to your home country in the case of medical emergency

\$25,000 Repatriation- coverage that will pay at least \$25,000 of expenses for returning your remains (in the case of death) to your home country

If these two items are not covered by your insurance, you can purchase additional insurance that will provide coverage. These are the only exceptions to the list above.

Step 2

Now that you have reviewed the checklist above, please fill out this google form, [Checklist for Health Insurance for International Students](#).

Step 3

If you determine that you have sufficient coverage, please provide us with a PDF copy of your current plan and benefits. You must highlight or make note of where it lists the items we have required. Please email this copy to oiadvising@willamette.edu.

Step 4

Your next step is to complete this form: [Waiver Request for International Students](#).

Our office will make a decision based on what you have submitted. If your waiver is not approved, you will be required to enroll in the insurance that we provide. If you are approved, it is critical that you speak with your provider to confirm our required items and discuss the details of your coverage.