Memorandum to Presidents

Date: June 5, 1986

From: Office of the Vice Chancellor for Research, Graduate Studies, and Professional Programs
Office of the Vice Chancellor for Finance and Business

Subject: Guidelines for the Implementation of Health Insurance Coverage for International Exchange, Research and Study Programs

To: Presidents, State-operated Campuses

On June 26, 1985, the State University Board of Trustees adopted a resolution (TR 85-150, copy attached) which authorized the Chancellor, or designee, to establish a plan of health insurance coverage for all participants in State University's programs of international exchange, research and study consistent with federal requirements and to establish a fee to be charged to all program participants for this coverage at State-operated campuses. These program participants include students and scholars studying abroad or entering the United States for study or research. After extensive consultation with the SUNY Committee on Student Health Services and with other principals involved in student health services, the attached guidelines have been developed.

Each program participant will be charged a fee which will be used toward the purchase of health insurance. Notification of changes in this fee will be made by the Office of the Vice Chancellor for Finance and Business. For the 1986-87 fiscal year, the fee will be $260 per participant/annum. The cost of the insurance program was established through a competitive bidding process in cooperation with the New York State Office of General Services. It is expected that the insurance plan will be periodically re-bid in order to maximize benefits and constrain costs. The initial plan will begin at 12:01 a.m., August 15, 1986.

The Office of Finance and Business will transmit to Campus Business Officers a memorandum containing additional information on the administration of the Income Fund Reimbursable (IFR) account for this program.
We appreciate your assistance and cooperation in the implementation of this new health insurance program designed to provide coverage in order to meet the needs of participants in University programs of international exchange, research and study. If you have any questions, please do not hesitate to contact Dr. Haffner, (518) 473-4960.

Alden N. Haffner

William H. Anslow

Attachments (2)

Copies for information only to:
- Presidents, Community Colleges
- Deans, Statutory Colleges
- President Coll
- Vice Provost Spencer
- Vice Presidents for Academic Affairs
- Vice Presidents for Student Affairs
- Directors, Student Health Services
GUIDELINES FOR THE IMPLEMENTATION OF
HEALTH INSURANCE COVERAGE FOR
INTERNATIONAL EXCHANGE, RESEARCH AND STUDY PROGRAMS

On June 26, 1985, the State University Board of Trustees adopted a resolution (TR 85-150, copy attached) which authorized the Chancellor, or designee, to establish a plan of health insurance coverage for all participants in State University's programs of international exchange, research and study and to establish a fee to be charged to all program participants for this coverage at State-operated campuses. After extensive consultation with the SUNY Committee on Student Health Services and with other principals involved in international programs and student health services, the following guidelines have been developed:

All State-operated campuses will participate in a State-wide Insurance Plan developed centrally by the Office of the Vice Chancellor for Research, Graduate Studies and Professional Programs in cooperation with representatives of the New York State Office of General Services. The insurance plan will adhere to the provisions of Trustees' Resolution No. 85-150 and will be purchased on behalf of all State-operated campuses. The cost of the insurance will be charged to the participants through the imposition of a mandatory fee.

The scope of coverage under the State-wide insurance plan will be consistent with appropriate levels of coverage as recommended by the National Association of Foreign Student Advisors. Health insurance coverage for International Program participants will help to assure that these individuals have sufficient financial resources to cover all expenses, including medical expenses, during the course of their program participation. This will assist State University in fulfilling its role as the sponsoring institution or institution of attendance under existing federal regulations. The fee is determined through a competitive bidding process designed to maximize benefits and constrain costs. The successful bidder is licensed to conduct business in New York State and presented a responsible bid which incorporated performance standards, economy and congruence with the particulars incorporated in the Request for Proposal (RFP).

The campuses shall develop appropriate procedures to ensure that:

(1) All participants in University programs of international exchange, research and study shall be billed for the health insurance fee for each semester of participation, including any part thereof.
Those participating only during the summer period will be required to pay a pro-rated fee for insurance coverage. Campuses with enrollment periods different from a semester system will adjust the fee and billing process accordingly.

(2) The campus shall collect from each participant the health insurance fee and deposit in a timely manner the receipts of such fee into an Income Fund Reimbursable account established for this program. Payment of the health insurance fee is due in accordance with the University's policy on tuition, fees, rentals and other charges.

(3) Upon receipt and verification of an invoice from the insurance carrier company, the campus will voucher from the established Income Fund Reimbursable account, the cost for the health insurance coverage provided.

(4) No exemption from the health insurance fee shall be allowed except for participants presenting evidence of a religious objection or those individuals for whom comparable coverage has been obtained through an exchange agreement, an employment benefit, or foreign government sponsorship.

(5) Statements describing the scope and nature of the insurance coverage must be published in the college catalog as well as in all appropriate brochures, handbooks or other publications.

(6) The following disclaimer statement should be included in all brochures, catalogs, handbooks or other publications that describe the scope and nature of the insurance coverage:

NOTE: "Neither the State of New York, through its agents, nor the State University of New York through its agents and employees, is responsible in any manner whatsoever for the payment of any claim for health-related services provided to individuals covered under this insurance policy. The State of New York and State University of New York are not responsible for obligations incurred by individuals who are not covered by this insurance policy. All individuals participating in State University's health insurance program described herein are responsible for reviewing all descriptions of the scope and
level of coverage offered by this policy. Such participants will be solely responsible for obtaining additional coverage not provided under this program if such is deemed necessary by the participant."

(7) All program participants should receive notification of the requirement and an insurance brochure describing the insurance coverage. These materials should be included in all materials and billings directed to potential or current participants.

(8) Information on the processing of insurance claims will be made available by the campus. Additionally, the insurance company will provide quarterly reports to each campus and a summary report to the Vice Chancellor for Research, Graduate Studies and Professional Programs. The campus shall include an analysis of these reports when preparing the college health service three-year plan. The analysis should respond to these guidelines for administration of the insurance program and include, but not be limited to, a discussion of:

1. The quarterly reports of the insurance company

2. The campus administration of the program
   a. notification of students
   b. collection of premiums

3. Evaluation of the insurance plan
   a. types of coverage
   b. premium
   c. maximum dollar coverage
   d. special problems
   e. recommendations
MEMORANDUM

June 26, 1985

To: The Board of Trustees
From: Clifton R. Wharton, Jr.
Subject: Health Insurance Coverage for International Exchange, Research and Study Programs

I recommend that the Board of Trustees adopt the following resolution:

Whereas State University has responsibility to certify to the Immigration and Naturalization Service that certain participants in University programs of international exchange, research and study have sufficient financial resources to cover all expenses, including medical expenses, during the course of their program participation; and

Whereas the absence of adequate health insurance coverage for program participants limits State University's ability to provide such certification; and

Whereas State University is required pursuant to the regulations of the Department of State to provide certain program participants with access to health insurance policies with specialized types of coverage; and

Whereas the National Association of Foreign Student Advisors has developed recommendations regarding appropriate levels of health insurance coverage, which, if accepted, would satisfy State University's obligations under existing Federal regulations as well as offer to participants in State University's programs of international exchange, research and study a necessary and special service; now, therefore, be it
Resolved that the Chancellor, or designee, be, and hereby is, authorized: (1) to establish a plan of health insurance coverage for all participants in State University's programs of international exchange, research and study consistent with the recommendations of the National Association of Foreign Student Advisors, and (2) in pursuance of authorizations granted by Resolution 63-24, dated January 22, 1963, as last amended (8 NYCRR §302.4), to establish a fee to be charged to all program participants for this coverage.

Background

The need for adequate health insurance coverage for participants in programs of international exchange, research and study has long been recognized as critical. The National Association of Foreign Student Advisors has strongly recommended that appropriate health insurance be mandated by the institutions of attendance for such participants. The reasons cited for the heightened concern are the increasing costs of medical care and the routine absence of adequate financial resources in lieu of insurance coverage to meet these increasing costs.

In addition, Federal regulations which control the administration of these programs mandate that State University officials either certify that adequate insurance coverage is available or that the program participants have adequate financial resources to cover routine extraordinary medical expenses. For example, the regulations of the Immigration and Naturalization Service required that all institutions accepting foreign students for a program of study, certify that the student entering the country possesses adequate financial resources to cover the costs of the educational program. The Department of State regulations with respect to exchange scholars mandate that the program institution provide health insurance coverage for the participants.

The Insurance Advisory Committee of the National Association of Foreign Student Advisors, with the assistance of three experienced insurance underwriters, studied the issue of health insurance coverage and published its recommendations in a Primer for Foreign Student Advisors. This Primer advises that the unique needs of International Program participants be considered in reviewing insurance policies and that the following benefit provisions be considered in evaluating an insurance plan: basic medical expenses such as out-patient fees and testing up to $5,000; repatriation expenses in the event of death; and Major
Medical benefits with a reasonable maximum per illness or accident.

This resolution would authorize the Chancellor's designee to establish a plan of health insurance coverage for program participants, which will satisfy the University's responsibilities pursuant to these regulations.

It is anticipated that one blanket policy will be acquired for all program participants, the costs of which will be covered by a fee to be collected from the participants. The approximate cost per participant is estimated to range from $175.00 to $225.00 per year, depending on the scope of coverage (estimate provided by the Bureau of Insurance of the New York State Office of General Services).