**GSC Committee Meeting Form**

**Instructions:** Please complete this form and send it to the GSC president and web master/VP of communication no later than 48 hours after you attend any committee meetings or other meetings on campus where you represent GSC. This form will be made public on the GSC website for graduate students to review.

**Name (GSC and other members who attended this meeting, bold name of individual filling out report): Tara Young,** Ahmed De Alba Garza, Michael Schmelzle (Director of International Student and Scholar Services), Dean Esquibel, Katrina Doolittle (Chair, environmental health and safety-risk management), Dean Reyes, Cornell Manking, Scott Feel, Lori McPhee, Kathy Agnue (Facilitator, in AVP role), Samantha Lish (Accounts receivable), Paulie Wagner (works with Katrina Doolittle), Tim Query (College of business, risk management, looks into peer institutions),

**Name of meeting/committee: International Student Health Insurance Committee**

**Meeting date: 09/11/2017**

**Start time: 11:00am**

**End time: 12:00pm**

**Brief summary of committee purpose:**

Discussion about international student health insurance

**Meeting Summary/Main points of interest (include a bullet point list of any announcements for upcoming events, topics discussed, changes made, and relevant points here):**

RFP (request for proposal-contract/bidding process) went through, then nothing happened last spring

HTH was the only company allowed (eligible) to sell insurance to us in New Mexico apparently, set by the state (limited duration plans). When then were looking for a global plan that covered needs of international and domestic students (such as study abroad students), HTH was the only one that met those needs (met minimum needs: medical evacuation, and remains being sent back-repatriation)

About 1,000 students, about half grad/undergrad

F1 students (most common, do not require insurance from federal regulations, but it is best practice and most all universities do it)

J-Visa (exchange students coming here for a limited amount of time, less than 10%)

Students are liable to pay co-pays (21% of bad debt was international student health insurance unpaid claims)

[Locked in for one year with GeoBlue?]

Worked with General Council, so an RFP may not be required but may be good to do one

$636/semester (Collected by Accounts Receivable)

Manking says he’s found an insurance that sounds fairly easy and covers all international students, does not require monitoring of names, blanket policy, the university would have a lump sum amount to pay based on how many people need to be covered and a few other metrics? University would put money upfront (~$50,000) and students would then pay that fee

Scott Feel would rather have an RFP and have a competitive bidding process with other insurance companies

Lori-we must have individual plans for each student under the Affordable Care Act (ACA) so this blanket policy may be complicated, or may have more administrative costs associated with that

Need to figure out an exemption process to see who is required to pay and who could be considered exempt

Nobody at NMSU qualified to assess the quality of international student health insurance currently

Ahmed-Brought up problem of insurance for international students covers them globally which is more expensive when it is not needed because they do not leave.

Tara-Why can’t we have flexible plans?

Lori-budget minded students don’t choose best plans, they choose cheapest option and large deductibles which they then cannot pay

Campus Health Center is most common provider

PPO-preferred provider, higher out of pocket expense

HMO-has a gatekeeper (primary provider)

PPO is the plan we currently have because of the limited duration of the insurance for international students

RFP takes 6-8 months, our current plan is in place until July 31st

Discussion about getting a broker (person who is a resource about international student insurance)

Manking-Getting a plan for incoming and outgoing international students may lower costs for everyone because we are covering more people

Lori-potentially invite other schools in NM because everyone is having issues, see if they are interested in having a consortium RFP to get better deals for everyone.

Policy must be in line with state laws of procurement (Rules put in place by NM, they approve who can be an approved insurance member)

Timeline-Scott will talk with Risk Management broker, Making will find out if his contact is a broker or an agent, if anybody knows of insurance companies they are interested in, please bring the names/addresses of these to the next meeting. Twice monthly meetings. Have complaints and issues ready to bring up, committee says $106/month is not expensive. It IS expensive for dependents and spouses.

Look at NMSU website for benefits