



IMG Insurance Information and Best Practices

Below is information that is best practices for students and families using Ayusa's IMG insurance to ensure a smooth process should a student need to be seen by a medical professional for any reason. Many of these are standard for most of the student insurance companies that we work with.

- **The RSS team will set up students' IMG accounts for them.** If a student needs medical assistance, the RSS will reach out to them to provide guidance as well as the login information. The student can change the password, and may even be prompted to do so when they log in. While students are under no obligation to let us know the new password, doing so does allow the Ayusa team to assist with the claims process much easier.
- **Teladoc logins can be set up by the student with the help of their host family** when the need arises for them to be seen and a virtual appointment is appropriate. The process is best done with assistance from the host family because of some of the information that is requested. It is also important to note that an adult (host parent) must be present during the appointment. **Note:** this is an underutilized system that doesn't require a deductible. Students should be encouraged to use Teladoc to manage minor illnesses and conditions.
- **Students need to present their insurance ID card, not their Ayusa ID card.** While the Ayusa ID card does include some insurance information, it does not include the information needed for the provider to file a claim with insurance. **Solution:** please ensure that students understand the difference between the two ID cards and when they are used.
- **Students must file a claim** for every illness/injury, even if the provider is filing a claim. This allows the student to explain why they needed to be seen, especially in case of injury, which helps insurance determine eligibility. In some instances, this allows other insurance policies to be enacted to cover the treatment, such as in the case of an automobile accident or school sport related injury in which the school has a policy that covers student injury. Not doing so can delay a claim being paid and may result in unexpected medical bills for the natural parents. **Solution:** students need to be sure to **notify their CR/RSS** when they need to be seen for any reason so the RSS can support and guide them to ensure a speedy claims process. Students can also reach out to studentinsurance@ayusa.org for assistance.
- **Coverage of medical bills is not guaranteed.** It is important to understand that under certain circumstances, medical care is not covered by this policy:
 - **Immunizations and Sports Physicals are not covered.** These are considered "wellness" type appointments which are not covered by this type of insurance. This insurance is solely meant to cover any illness or injury while the student is on program. **Solution:** Students should make every attempt possible to be fully vaccinated prior to their arrival in the US, as immunizations here can be quite expensive. Students and host families should search for community locations that offer low cost sport physicals
 - **Pre-existing conditions:** any medical/physical condition that exists prior to a student coming on program, **whether or not they have been treated for the condition.** This would include long-term illnesses or medical conditions, previous/recurring injuries,



medical conditions that develop over a period of time, with that period of time being longer than the student has been on program, and other situations as deemed pre-existing according to insurance and health community in general. It is important to note that the lack of symptoms is not considered in the determination of coverage. **Solutions:**

- A full and complete physical, including bloodwork, to identify any unidentified medical conditions and/or to establish a baseline in case a condition worsens while the student is on program. This information can be helpful during the claims process and during an appeal of an insurance claim that has been denied.
- A dental exam is also suggested, to identify any cavities or other issues that will need to be treated prior to the student arriving in the US. Dental coverage is extremely limited, and prolonging care can result in the need for more extensive work to be done (for example root canals) that can be quite costly.
- Full disclosure on the Doctor Assessment form so we can provide necessary guidance.
- Completion of the Verification of Medical Care form during the application process to ensure the student is medically capable of withstanding the rigors and stresses of participating in an international exchange program.
- Communication of any medical conditions/treatments that arise between the completion of the application and the student arriving in the US.
- In the presence of pre-existing conditions, an additional policy that specifically covers pre-existing conditions is advisable.
- In the presence of pre-existing conditions that require medication or follow-up care while on program:
 - Ensure there is a plan in place for the student to have their medication refilled. This may include them bringing enough medicine with them, purchasing an additional policy that will cover them being treated and medications prescribed, or by paying cash for an appointment and the medication. Note: pharmacies in the US will not fill an international prescription. Also, some medications aren't available in the US, so it is imperative that all of this is discussed with Ayusa prior to the student arriving.
 - Blood testing is also something that requires a doctor's order in most cases, so if a student will require this, then a plan needs to be in place as mentioned above.
 - Follow-up care for braces can be difficult to find, as some providers refuse to treat a patient whose hardware was installed by another provider. Plans should be made well in advance if possible to ensure any follow-up care is available.
- **Participation in sports or activities that are exempt from coverage under this policy:** some sports and activities are not covered by this policy. Should a student choose to participate in the sport/activity and is injured, all medical bills will be the responsibility of the natural parents. **Solution:** purchasing an additional policy that includes coverage for an exempt sport that the student would like to participate in while on program, prior to their arriving in the US, is advisable. Examples of exempt sports/activities:



- Wrestling
 - Martial arts
 - Rugby
 - Driving motorized vehicles of any sort, including automobiles, 4 wheelers or side-by-sides, golf carts, snowmobiles, motorcycles/dirt bikes, lawn mowers, etc.
 - Racing horses or participating in rodeo events
 - BMX/downhill mountain biking
 - Lacrosse
 - Zip lines (over trees/jungle)
 - Whitewater kayaking/rafting
 - Canyoning
 - Extreme sports of any kind
 - See the policy for the complete list of sports/activities that are exempt from coverage. If in doubt, please reach out to Melissa Ash at mash@ayusa.org.
- **Medical treatment needed as a result of self-harm is not covered.** It is important that students seek help from their host family, CR or their RSS if they are feeling distraught for any reason while on program. This is especially true if they are having feelings of harming themselves or someone else while on program so they can get the help they need. **Solution:** Partners and natural parents need to ensure that students are mentally ready and able to participate in a program abroad. If at any time the student's ability to handle the stressors changes, the student's well-being needs to be the priority and consideration made for the student to return home for treatment in some cases.
 - **Treatment as a result of consuming drugs or alcohol is not covered.** Things happen, even if we think they won't. Almost every year we have a student that makes the decision to try something while they are on program, thinking that nothing will happen to them. Aside from this being against program rules, against the law in the US, and subject to dismissal from the program, the financial consequences can be in the thousands of dollars (we've seen as much as \$20,000+) and are the responsibility of the natural parents. **Solution:** natural parents and partners need to fully stress the dangers of consuming drugs or alcohol that they have no way of knowing the origins or ingredients of, not to mention the legal and financial consequences.
- **Medications are covered by the insurance but must be paid for by the student in advance.** This is true for almost all the insurance companies we work with. Students can then add this to their claim when they submit it, using the paperwork that is attached to the pharmacy bag, not the cash register receipt. **Solution:** students should explain this to the provider and request generic or non-brand-named medications if possible.
 - **Sometimes, providers refuse to file claims.** We see this in smaller communities that aren't used to dealing with insurance companies that are different than what most Americans use. So, rather than



working with us, they simply demand that students pay cash. We don't see this as much with IMG, but it can happen. **Solution:** students should ask the provider to call the number on the insurance ID card. However, if their provider still refuses, they should be prepared to pay the bill and file the claim for reimbursement. They will need to request an itemized receipt. Students can request assistance and guidance from the RSS if they need to file a claim for reimbursement.

- **The claims process takes time.** Claims take 30-45 days to process, once insurance has received all the information they need to process the claim. This includes the student's claim, medical records, and the claim from the provider. We have found that some providers are very slow to file claims and/or respond to requests for medical records. It's frustrating, we know, and we don't know why this is, but this is what we work with on a daily basis. Once a claim is paid, it also takes time for the provider to apply the payment to the account and then send out the bill for the deductible. **Solution:** it helps if students request a copy of their medical records or even their treatment summary to submit with their claims. It also helps if they complete their claim in a timely manner.
- **Please reach out to Melissa Ash at mash@ayusa.org if you have any questions or concerns about the insurance and need guidance, prior to your student arriving in the US.**