

## **ADVANTAGES OF INTERNATIONAL GROUP HEALTH INSURANCE**

1) A person on international individual health insurance returning to the USA can be declined by companies offering US individual insurance. This would almost always be the case if a person was a diabetic, had a developed a cancer problem etc. Yet if they were on group insurance when returning to the USA they could automatically switch to a HIPAA (Health Insurance Portability and Accountability Act) federally mandated plan and be covered on that plan for the rest of their life. Even though the HIPAA plans are expensive at least a person is insurable and can have insurance.

2) Group insurance, at times, can be a bit less expensive than individual plans. This is especially true for older workers in the group if the group is predominately younger.

3) No one can be declined coverage in the group. Individuals applying for individual health insurance will be declined due to health reasons from time to time. With group insurance all new employees will have guaranteed coverage if the group meets the initial enrollment requirements of the insuring company.

4) Individual insurance may put "waivers" or "riders" on various conditions, e.g. migraine headaches. Group insurance will not do that. A person on group health insurance has comprehensive coverage.

5) Group insurance contributes to the sense of unity in the mission team. It is another thing that the team has in common and helps develop a sense of serving and working together. In many instances when a group opts for international group health insurance it is the healthy on the mission team helping those not so healthy.

6) If healthy individuals on a mission team choose against group health insurance they may be also making it impossible for a member of the mission team to have health insurance coverage. For example a diabetic could not get individual health insurance but can easily be covered on group plans.

7) The mission does not have to worry about someone not having insurance. If all have individual insurance from time to time a person might drop or forget to renew their insurance. With group insurance all are covered all of the time.

8) New workers understand before they apply to the mission that they will have to raise support that will cover their monthly insurance premium. They will understand this to be a requirement of the mission. Often, if individual insurance is required, missionaries will let it drop if they have financial struggles.

9) Overall group insurance is a good sign of member care and helps the local supporting churches see how the mission functions in caring for their overseas staff.

These are the various reasons supporting group insurance that I have shared with dozens of missions over the past six years.

It is important to remember that all companies require an 80% participation of the mission staff in any group insurance policy. Thus if you have four families, two couples and four single workers, you will need at least eight of them in your group policy for example three families, one couple and the four single workers. Also it needs to be remembered that group insurance is not always less expensive than individual insurance.

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