

**International Group Health Insurance Questions**  
**Compiled by Wayne Meece**

With Input from Jeff Gulleon of Good Neighbor Insurance, Gilbert, AZ

1. How large does a group need to be?

There are some small advantages in larger numbers. Groups of four-six have been declined because of medical conditions whereas is the group numbered 20 they would not have been declined. But mostly it really depends on the medical condition of the group.

2. Must a group all have the same coverage?

Yes - With groups they must all be on the same deductible, have the same policy details. There is no co-pays with international health insurance

3. Do the children count toward the minimum number?

When a company determines the size of a group they count only the employees. Some missions consider both husband and wife as employees and thus they are counted separately. The children then would be, for insurance purposes, treated as the dependent of the mother and the father would be enrolled as a single worker.

Of course children are counted in when determining the average age of the group.

4. How are premiums calculated and how are pre-existing conditions handled?

The premiums will be based on the average age of the group. If you have a lot of younger people the rates would certainly be lower for an older person in the group. If you had a lot of older people group insurance would make the rates more expensive for a younger person. So lower premiums are not always the case.

Pre-existing conditions would be covered after a person has been on the plan 12 months. If a person can provide a certificate of insurance proving that they had health insurance before the group insurance, and if there was no gap of more 63 days in their coverage, then the insurance company will cover pre-existing conditions. Usually maternity is not covered until a person has been on the group plan 12 months. There are a few variations on the above depending on what company does the insuring.

5. In a group program, does a Team Expansion insurance coordinator keep track of claims, limits, deductibles, etc.?

The insurance company will handle claims, limits and all of these things. Of course team expansion would need an insurance coordinator but **someone on the field can also be the insurance coordinator**. We insure one missionary group in Honduras. One of the field staff is the insurance coordinator for the field. This works quite well. Of course the monthly invoice is sent to their office in Texas and reimbursed from Texas. But the insurance coordinator handles all new enrollees, people leaving the field and of course corresponds with me concerning insurance questions and problems.

6. If two groups that are already formed desire to merge, is that possible and how would it work?

Yes, that would be no problem. For example if you had one group in Malaysia and another in Singapore and they wanted to become group for the sake of insurance, that is okay. You would call them "team expansion Malaysia-Singapore." we could easily put together a group insurance plan for them.

To get a quote for the group someone would need to fill in the "group census" and "request for group quote" (available on the web site). All the workers in those two groups would need to be listed. Once this was submitted to the agent, he could then get a quote for the two groups .... They would be quoted as one group.

7. Some of our people is the fear being trapped in an overseas policy when/if they become seriously ill and must return to the States. Companies say they cannot be denied insurance if they are already in an international group plan. Those who experience it say that the premium is often so high they cannot afford it. Is there a solution?

If they are on international group insurance while outside the USA and then return to the states seriously ill, they can still in some situations stay on the international group insurance, as long as one of them has an official role in the mission in the USA. But if they leave the mission then they have the HIPAA option. Previously there was no option for coverage for the seriously ill individual, no matter the premium. Now there is an option if they have been on group insurance. So the fact that there is an option for coverage is a plus. Yes, the companies are allowed to rate up policies as much as 400%. But if a person has a serious brain tumor and needs surgery costing \$100,000 or more, I don't think they would mind paying a premium of \$1,000 a month. **You need to look at this in relation to the cost to care for a chronic/serious illness without insurance**

8. People are concerned about furlough time education leaves, etc. What is the maximum amount of time can a group member stay in the US and still pay the international rate. And what if they need to overstay the limit.

Different companies work differently on these. They all have furlough schedules. I am attaching a couple of samples for you. In unique situations they can stay in the USA beyond the furlough schedule but generally will be charged a premium based on the USA and not the missionary premium. While on a true furlough they will only pay the missionary rate. (See Furlough Schedule document). A general rule is that most companies allow 1 month in the US for each 6 months overseas and a full year in the US for 3 years overseas. Is the person stays in the USA beyond those limits the premiums revert to a USA premium. I think in the case of the serious illness, you need to point out the other option .... No coverage at all. If a person is on individual insurance while overseas and comes back to the USA with a serious illness, he will lose his individual insurance and there will be no possibility for him to purchase individual insurance in the USA.

**So the HIPAA option is not perfect but overall it is a solution whereas without group insurance there is no solution.**

9. How do we handle mixed teams of US citizens and other nationals?

The group can set the parameters on who you want to insure. Most missions carve out the insurance group to only include Americans. So if you have 20 workers on a field but only 10 of them are Americans, then you can set up group insurance for those 10. If you want to make the group include all Americans and Australians, then you can do that. **What is important, is that at the beginning you set the parameters.**

