

USG Committee on International Students and Scholars  
Minutes of March 24, 2006 Meeting  
Macon State College

Meeting convened at 10:00 a.m.

**Attendance**

Present: A. Adebayo (chair – Kennesaw), Lisa Ayala (UGA), Richard Beaubien (Georgia Perimeter), Sherry Brinson (Columbus State), Dwight Call (Georgia College), Libby Davis (Georgia College), Debra Denzer (Georgia Perimeter), Kristin Etheredge (West Georgia), Julio Espana (Kennesaw), Marisa Foreman (UGA) Charlene Graham (Georgia Highlands), Jeanette Luster (Atlanta Metropolitan), Gerald McIntosh (Fort Valley), Jean Myers (Clayton State), Catherine Odera (Kennesaw), Aya Ogawa (Darton), Titi Oladunjoye (Albany State), Daniel Pittman (Georgia Southern), Doug Podoll (Georgia State), Jalana Robinson (Columbus State), Sheila Schulte (Georgia Tech), Sylvia Shortt (West Georgia), David Starling (VSU), Ann Tallant (North Georgia), Liz Travis (Middle Georgia), Sue Watson (USG OIE)

Guests: Rocky Pearce, Carolyn Pearce, David Coker, representing Pearce & Pearce

**Welcome and Introductions**

Adebayo welcomed everyone and thanked Libby Davis for producing minutes of the last meeting. Adebayo asked Ann Tallant to take minutes for this meeting. The committee's guests and members of the committee introduced themselves. The committee's guests were excused while the committee attended to some preliminary business before the insurance presentation by Pearce & Pearce.

**Approval of Minutes**

After the addition of Titi Oladunjoye, Albany State, to the list of those present at the meeting, Sylvia Shortt moved that the minutes for the January 20, 2006, meeting be approved. Julio Espana seconded; the motion passed and the minutes were approved as amended.

**Health Insurance**

Adebayo provided an overview of the responses he has received from campuses regarding the new health insurance plan. Ten major areas of objection have been raised and five approaches proposed for working with the plan. Objections include the following:

1. Premium increase
2. Diminished coverage
3. High (\$250) annual deductible (rather than pay per situation/visit)

4. Insurance pays 80% in-network or 60% out-of-network unlike current policies where the insurance pays 90% or 100%
5. Conflict of interest in vesting the insurance provider with administering the waiver process
6. Additional charge for evacuation/repatriation (while this charge is low--\$12 per year—the coverage is also pitifully low)
7. No family assistance plan for study abroad students injured or seriously ill while abroad, or for international students while in U.S.
8. Exclusion of medical treatment arising from participation in intercollegiate sport, etc.
9. Unclear waiver policy (e.g., could ISEP and IREX students receive automatic waivers since they have coverage that meet government policy, even though those coverage may be lower than Pearce & Pearce?)
10. Memo by BOR (Tonya Lam) suggests that the policy is “give and take” but international students did all the giving and took nothing.

Adebayo noted that a System-wide student affairs meeting is being held this week and that the new health insurance plan is being discussed there as well.

Sue Watson reminded the committee that the insurance contract is now signed and that the terms of the contract can no longer be negotiated; and that the committee should at this point work to influence what has not yet been settled: administration of the plan and the waiver process. Sheila Schulte noted that the waiver is the issue of most concern today and requested that Pearce & Pearce be asked to focus on that in their presentation. The committee concurred with this proposal, and the guests were invited to return and begin their presentation.

Rather than making a formal presentation, the Pearces graciously agreed to move directly to questions from the committee. They indicated that this is their first opportunity to discuss the plan with any group since the contract was awarded, and they are interested to know our concerns so that they may carry them back to the Board of Regents as they seek to clarify the administration of the plan.

The process of accepting the insurance plan or requesting a waiver is managed by each individual student. When a student requests a waiver from the plan, she will submit information online about her current insurance coverage. Pearce & Pearce will verify that the student has the coverage she claims; within about three days the waiver request will be granted or denied. Institutions will be updated daily regarding waivers granted. Institutional administrators of the plan will have passwords allowing them to view all information students provided in waiver requests.

Regarding the standards by which a waiver will be granted, the Pearces indicated that the Board of Regents has control over that issue. Committee members expressed concern that those standards have never been explicitly stated; Doug Podoll observed that Tonya Lam's memo of March 17 implies what those standards are. Because students in mandated groups are required to have insurance that meets the minimums of Plan 1, he suggested, those minimums can be considered the standard by which a student's private insurance will be judged.

While the Pearces indicated that the BOR controls the waiver standards, they also indicated that each institution will set the criteria by which waiver requests will be judged. If an institution wishes to automatically accept home-country insurance from any particular country, it may so specify. However, no one, either from the agency or on the committee, was in a position to say definitively whether institutions would, in fact, be in a position to do this, given that the plan the student owns may not meet all the standards of the System plan, even though it may provide better coverage in most respects. Great concern was also expressed that incoming students who participate in ISEP and IREX programs, and who have insurance through those programs, would be denied a waiver because the program's insurance fails to meet one of the minimums; and that students participating in these highly reputable programs would be put into a position of having to purchase a second insurance plan to attend a USG institution. Such a requirement would force USG institutions to withdraw from the programs. The committee expressed the view that waive-able categories should include ISEP, IREX, Rotary and similar programs in which USG institutions participate.

The committee asked Pearce & Pearce to consider several grave concerns. It was recommended that institutions should be able to communicate with Pearce & Pearce instead of each individual student having to go through the online process of requesting a waiver. Certain classes of plans should be automatically waived, and consideration should be given to students who transfer in from a school outside the University System with coverage purchased there. Asked about students who return to their home countries for the summer, Carolyn Pearce said that the bid was not set up to accommodate payment for only spring semester without summer. This raised the issue of students who come for nine-month exchange programs, and whether they would be forced to purchase insurance for the full twelve months even though they would not, by the terms of their admission, be allowed to be in the country that long. The Pearces explained that for such students the premium would be prorated.

Sylvia Shortt asked whether athletic coverage could be added at some institutions, and Carolyn Pearce indicated that it could. Another concern affects students who end their program, and whether they will be able to get a refund.

Marisa Foreman also asked that students who complete their program (and are on OPT) be allowed to purchase insurance at the same rate on a monthly basis until they can qualify for insurance through employment.

Rocky Pearce indicated that a listserv is being set up through the BOR for institutional liaisons. However, concern was expressed that such liaisons might represent graduate student and those who represent international students might not be kept in the loop. A request was made that we (the international student advisors) be included in the listserv. Dwight Call recommended that Pearce & Pearce ask that international interests be represented in the administration decision-making process.

To conclude, Rocky Pearce assured the committee that the agency is making note of our concerns and wants to work with us to make the plan workable. He will carry our questions and concerns back to the BOR so that they will be considered in further administrative planning.

Carolyn Pearce told the committee that the PPO used will be SouthCare / CCN / FirstHealth – whatever the name finally becomes. All claims processing and all re-pricing is done in house at Pearce & Pearce. Students may enroll in the plan by going to [studentinsurance.com](http://studentinsurance.com) and choosing the appropriate institution.

The committee thanked Pearce & Pearce for their time and assistance.

After a short break, Adebayo asked the committee whether we should be doing something. Richard Beaubien pointed out that it was repeatedly made clear that administration of the plan and the waiver “must meet contract stipulations.” Doug Podoll raised the question of whether other plans purchased in the U.S. will be allowed to take the place of the mandatory plan, even assuming that they meet the minimums.

It was suggested that perhaps a representative group of students can communicate with the chancellor about their concerns. Also, it was pointed out that this is a one-year contract, renewable up to four times. One suggestion made is that perhaps we can work to get this plan contained to the four research institutions in future years and let the smaller institutions make other arrangements. Alternatively, Marisa Foreman suggested that since that leaves undergraduate international students at those large institutions still in the pool with more “expensive” students, perhaps we should work to get all undergraduate international students removed from this plan. It was estimated that this would mean about 1200 students.

For reference, Doug shared a comparison sheet, showing the new Pearce & Pearce plan, the existing HTH plan, and Georgia Tech’s and UGA’s current plans

for graduate students (both Pearce & Pearce plans). He made clear that the new plan is much better for graduate students than their existing plans. However, he also noted that the new plan, except in one respect, provides less coverage than the current HTH plan for international students.

Sue Watson stressed that communication is needed: the presidents should communicate our disappointment to the new chancellor, and both students and the SCIE should do the same. Dwight Call recommended that this committee send a resolution forward to SCIE, urging that work be done to ensure a better plan for future years. Adebayo asked Doug Podoll to draft such a resolution and send it to him within ten days. The committee will then review the resolution and vote electronically whether to approve it. The resolution can then be submitted to the SCIE at its next meeting. Once approved, it should also be forwarded to presidents.

Doug Podoll moved that the committee prepare a statement to SCIE, the Vice Chancellor for Student Affairs, and the chair of the USG Insurance Committee, regarding the impact of the new policy on international students. Gerald McIntosh seconded, and the motion passed. This statement can then be sent also to presidents.

Doug suggested that Adebayo organize a group representing the diversity of institutions, to visit Vice Chancellor Lam and Mike Miller (chair of the insurance committee), and also possibly the chancellor. Students also should be encouraged to communicate with presidents and the chancellor.

### **NAFSA Collaborative Training Grant**

Sheila Schulte reported that the subcommittee had met at GAIE and is working on a draft for a collaborative training grant to meet the needs on individual campuses. The grant application deadline is in May; the grant, if awarded, will run from September 2006 – September 2007.

### **Information about i-studentadvisor.com**

Adebayo informed the committee that he will spend some time to meet with this organization during his upcoming trip to London. The organization operates like Hobson's. He shared with the committee a letter indicating what i-studentadvisor might have to offer higher education in the state of Georgia. Adebayo will provide more information at the next meeting. For information, members might see their web site at <http://www.i-studentadvisor.com/>.

### **Updates on GAIE and GILC conferences**

Richard Beaubien reported that GAIE had record attendance this winter. The summer conference will be held July 28, with an F-1 Second Step PDP on the 27<sup>th</sup>. There may also be an admissions First Step. Doug Podoll reported that

NAFSA will hold its Continuing Education Programs in Atlanta this summer, July 13, 14, and 15. The first two days will be an ADSEC credential review CEP, and the Saturday will be F-1 First Step. Also, many PDPs are planned for the regional conference in Charlotte, to be held in November.

**Next Meeting**

There being major issues unresolved at this time, the committee agreed to meet again on Friday, April 14, 2006, from 10 – 12, at Macon State. The meeting was adjourned at 12:05 p.m.

Respectfully submitted,  
Ann H. Tallant