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From: Adria L. Baker [mailto:abaker@rice.edu]
Sent: Monday, July 12, 2010 9:47 AM
Subject: Don't want to think about it! Don't want to talk about it!

Dear Rice International Students,

Last spring, Rice University adopted a new insurance policy that affects all international students beginning in Fall 2010 (copy below this submission), and must be chosen by August 15. A notice was emailed to all continuing students and incoming new students about the requirements.

Although a change in health insurance policy is not what all students might embrace at first, it is a necessary part, and required cost, of having a quality education in the USA. A strong mandatory insurance policy is the standard around the USA for universities who host international students on their campuses. It protects the students and their families. Rice needed to update our policy in this area. Please note that this was an institutional policy and the OISS is the messenger.

It is never expected that young adults would ever get seriously hurt, sick and (Heaven forbid) pass away at such a young age as most of our students. Sadly, one or all of these happen many times during the year.
It is not only the burden and grief that the students deal with, but the cost to the families and need for fund-raisers among friends to help, that add tremendous burden to an already tragic and crisis scenario.

Rice's former policy was one that allowed opting out to ANY health insurance. Unknowingly, many students opted out to programs that helped little or not at all. Complicated is the need for the families in other countries (and oftentimes in remote areas of the world) to find funds to travel to the USA to help their loved one (if they can even get a visa, and in many cases even an emergency passport) and/or to have the student transported safely home. Further, hundreds of thousands of dollars have been left to hospitals in the Houston area as "charity" cases. This cannot happen anymore. Sadly, we have a plethora of tragic stories of what has happened to our Rice internationals while in the USA to back up these concerns, and in each situation, the student and family members were surprised that such a situation could ever happen to them.

To not address this issue in a reasonable manner would be irresponsible.
The key offices related to the issues Rice chose to review the policy carefully, and appropriately update it.

Health insurance in the USA is expensive and is one of great debate for all people in the US. If you doubt that, just review the debates we had in the last months over health care reform. It is not free to everyone. This can be a confusing issue to those who come from countries who have a free health care system. Health care insurance is a very complex system in the USA and is usually hard for people who have lived here all our lives to grapple with the related complexities, much less for visitors from other countries to deal with it.
Therefore, Rice has taken the stand (like other responsible and quality universities) that we must ensure all international students have the adequate coverage. It is a cost we pay, yet in hopes that we will never have to use it. But when it is needed, we are grateful to have the help.

I have heard the argument that we should let only those who need it buy it. Insurance doesn't work that way in the USA. It is purchased (and in this case - required) ahead of time as a signed and paid-for policy.

Both Rice approved plans have an extended plan to help with special international assistance that we, unfortunately, have had to use. Costs would be astronomical to those who need it and don't have it.

Unlike many other universities, Rice is small and does not have an expert to review random insurance plans to see if they meet what international students need. Therefore, it was a university decision at a very high level to depend on the experts, and require plans that have had a long history with Rice, and offer the extension international assistance for emergencies.

We will be updating the Frequently Asked Questions (FAQs) on our website periodically at: http://oiss.rice.edu/gateway.aspx?id=208. I hope this information is helpful in putting the new policy into context for you.

Thank you and best wishes for the rest of your summer! Adria Baker

Email sent on: April 29, 2010

Dear Rice International Students,

In the past, Rice has allowed students to waive out of using the Rice student insurance to any kind of student insurance. We have found that most of the "waived out" plans render minimal or no help in meeting necessary medical needs. This has resulted in serious problems for many international students.

To address this problem, Rice is instituting a new policy, effective with the 2010-11 academic year. Beginning Fall 2010, all international students (on a non-immigrant visa) are required to register for either the Rice student health insurance, or waive out only to one alternate insurance plan that has proven sufficient and comparable to the Rice plan.

The process will be the same but students on non-immigrant visas will need to: 1) choose and register for the Rice student plan, or 2) choose the alternate plan and register for it.

To learn more about Rice's student health plan, or the alternate plan, visit: http://oiss.rice.edu/gateway.aspx?id=208.

Thank you. Adria Baker