July 22, 2022

As we welcome each of you to the 2022-23 school year, we wanted to make you aware of several updates to the SUNY International Student Health Insurance Plan. In order to maintain a comprehensive plan design while remaining sensitive to cost, our insurance plan will remain largely the same except for the following benefit modifications:

- Plan deductible will be updated from $50 in-network to $200 in-network and from $100 out of network to $400 out of network
- Plan will deviate from a $0 copay for Physician Office Visits to a $25 copay ($50 if a student sees an out of network provider)
- Plan will deviate from a $0 copay for Specialist Office Visits to a $25 copay ($50 if a student sees an out of network provider)

Nationwide, due to the COVID-19 pandemic, exacerbated by lower enrollment, most carriers (including Aetna, BCBS, CDPHP, GTL, MVP, UHC, Wellfleet) collected less premium than they paid out in claims for the 2020-21 and 2021-22 year. This trend has been especially impacted by the significant cost of lab claims related to suspected exposure to COVID-19. Many client’s MLR’s (medical loss ratios), SUNY’s included, are trending higher than recommended, resulting in the need for premium increases and plan modifications.

By introducing these modifications, we hope to preserve the long-term integrity and sustainability of the student health insurance program without even larger rate increases. In the USA, a person could owe exorbitant sums of money out of pocket to a doctor’s office, pharmacy, urgent care, mental health provider, lab, or hospital should they not have comprehensive primary health insurance in place. Our goal is to keep you healthy and concentrating on your studies, without the fear of huge medical expenses. This plan will cover these costs, with only modest out-of-pocket payments, and allow you to access all your medical needs while you are here.

If you have any questions, please reach out to us at international.programs@suny.edu or to our servicing broker, Haylor, Freyer, & Coon at student@haylor.com or 1-866-535-0456.

Wishing you the very best this upcoming year,

James Pasquill
Director of International Programs