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# Assessing Our Resources: Mental Health Considerations for Students in Education Abroad Programs

Forum on Education Abroad

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# QUESTIONS

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- How can insurance resources be utilized for students struggling with mental health issues while abroad?
- What are the limitations of international travel insurance?
- What resources, in addition to insurance, can be utilized to help accommodate students struggling with mental health issues?
- How can we make the various resources available to students actually *work* for students while overseas?

# CASE STUDIES

- A student in Turkey arrived on site without having disclosed that she had previously attempted suicide, was taking considerable medications, and claiming her father had passed away 6 months prior to her arriving on program (which was not the case). On site she began blacking out, cutting herself, telling fellow students that she was going to harm herself, and presented an eating disorder. Her family and psychologist at home did not want her to return to the US for treatment and help.
- A student in Prague arrived on site without having any history of any psychological conditions prior to coming on program. She proceeded to have a serious psychological breakdown that caused her to be hospitalized for one month in Prague.

# BACKGROUND

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- CIEE: The insurance question
- Trend from Psychology to Psychiatry - It's not just culture shock anymore
- General Issues Facing Resident Staff Overseas



# SELF DISCLOSURE VS. ACTUAL INCIDENTS

- More than 50% of mental health related incidents that occurred on-site involved students who failed to disclose that they were being treated for mental health issues prior to departure
- Several of the most critical incidents involved students who had:
  - Attempted suicide less than a year prior to going abroad
  - Been recently diagnosed with alcoholism
  - Been placed on academic or disciplinary probation post program acceptance
  - Undergone major surgery just prior to studying abroad

# THE CIEE CLASS OF 2008-2009

Lorazepam	Wellbutrin	Celexa	Effexor	Cipro, Flagyl, Asacol
Ambien	Verapamil, Imitrex	Trazadone	Novalog and Lantis Insulin	Levothyroxine
Zoloft	Methadone	Allegra	Klonopin, Focalin	Adderall
Lexapro	Lamictal	Lithobid	Human Growth Hormone	Prozac
Oxycontin	Xanax	Ativan	Dilantin	Keppra
Ritalin	Allbuterol, Ventolin, Advair, Singulair, Zyrtec, Flonase, Veramyst	Alprazolam for anxiety, Lithium Carbonate for bipolar disorder	Enbrel	Effexor

# WHERE DO WE GO FROM HERE?

- How insurance can assist
  - CIEE created the iNext travel insurance program in 2007.
  - Due to repeated requests by resident staff we began offering \$10,000 worth of mental health coverage to the plan that we provide to all of our participants with the hope that students struggling with mental health issues overseas will have another resource to utilize to assist them and resident staff will no longer be the sole providers of “counseling” services to students.
    - Functions as secondary insurance



## RESULTS: HOW MENTAL HEALTH COVERAGE HAS IMPACTED STUDENT EXPERIENCES ABROAD

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- Feedback from Resident Staff – Positive!
- Feedback from Partner Institutions – Positive!

# LIMITATIONS OF INSURANCE

- You cannot rely on one single source to solve a problem
  - Pay up front and submit a claim for reimbursement – some students are not willing to front their money for therapy
  - Address resident staff fears of insurance - we must continually educate resident staff on how insurance works to empower them to encourage students to utilize their benefits
  - Pre-departure information regarding availability of medications overseas is extensive but when it comes to medications for treating psychological conditions, it is a liability issue without real-time information so many insurance providers will shy away from providing this information.
    - Resident Staff knowledge
    - Encourage students to dialogue with their health care provider prior to departure

# LIMITATIONS OF MENTAL HEALTH SERVICES OVERSEAS

- In some areas of the world there is limited access to mental health providers – RUSSIA
- Students may feel uncomfortable talking to a therapist from another culture where there are linguistic and cultural challenges - JAPAN

## EMPOWERING STUDENTS WITH MULTIPLE RESOURCES

- Resident staff charged with finding multiple resources for students needing counseling services
  - Counseling centers at university (Koc University in Turkey)
  - Local professional at local hospital
  - Private Practice
- Counseling from students' home institution
- Psychologist available as consultant for CIEE resident staff to assist with mental health issues
- CIEE willing and able to front funding for counseling for students who are in crisis – funds used are entered as site debt. Student files claim for reimbursement and pays back CIEE after the fact.



# CASE STUDIES CONTINUED

## Case #1

- Behavioral contract
  - Meet with resident director daily, take medications with RD
  - RD accompanies student twice weekly and then weekly for physical examinations and therapy
  - CIEE fronts money for all services needed – insurance managed after the fact
  - CIEE coordinates with family, home institution, and therapist at home
  - CIEE utilizes expertise of consultant
- Case #2
  - Student is hospitalized for one month
  - Family comes to assist
  - Resident director makes daily visits to hospital
  - CIEE fronts funding – insurance handled after the fact