



Assessing our Resources: People with Disabilities in Education Abroad Programs

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Michele Scheib

Email: clearinghouse@miusa.org

Group Insurance Issues



Negotiate with accident & sickness insurance provider the **group policy options** to:

1. Remove exclusions for pre-existing conditions and mental health,
2. Reduce the time defining pre-existing,
3. Offer limited coverage to a maximum \$,
4. Specify coverage in the case of an emergency to stabilize the individual, or
5. Include coverage of prescribed drugs or medicine that remains controlled without any change.

Individual Insurance Issues

- If the student's existing primary insurance is not portable overseas and program or host country options are unavailable, **individual insurance websites** such as Insuremytrip.com and Squaremouth.com offer comparisons of various travel insurance options students can purchase.
- This information reveals that more expensive plans will cover pre-existing conditions if **purchased in advance** and a person can show they are “medically able” or “not disabled from travel” at the time of purchase. General exclusions will still apply.



U.S. Disability Context

11% Post Secondary Students with Disabilities on U.S. Campuses vs. 3% in Education Abroad

Learning Disability/ADD	28%	vs.	47%
Mental Disability	24%	vs.	29%
Physical Disability	15%	vs.	8%
Sensory Disability	9%	vs.	5%
Other Disability	24%	vs.	11%

Of several hundred college students with disabilities surveyed who have studied or plan to study abroad, a fifth use disability supports often or very often.



Citation National Survey on Student Engagement (2006), Open Doors (2009) and National Center for Education Statistics, U.S. Department of Education (2008)