

To whom it may concern

Din referanse:

Vår referanse: 21/82861-2

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## **Information about Health Insurance for Norwegian students abroad**

This letter describes the health Insurance provided for Norwegian students abroad by the Norwegian government. It is intended to explain the coverage and benefits extended to Norwegian students, to aid US universities in their determination regarding whether the coverage meets the requirements determined by their institution as well as US state and federal law.

The Government of Norway provides national healthcare. This means that medical care is funded by taxes and is provided for free for all citizens. The Government extends these benefits to students studying abroad. The plan provides more than adequate health Insurance and exceeds all insurance requirements from the US Department of State.

Students who are financing their studies through the Norwegian State Educational Loan Fund (*Lånekassen*) will automatically be issued a letter confirming their right to have their medical expenses covered. All other students can request a confirmation from Helfo (the Norwegian Health Economy Administration) a sub-ordinate institution directly linked to the Norwegian Directorate of Health and governed by the Norwegian Ministry of Health.

### **Administration**

Helfo is responsible for health services abroad.

Helfo currently contracts with a US-based third-party administrator for administration of health insurance for Norwegian citizens in the US. The administrator is not part of, or owned by, the Government, but is given authority to issue payment for all medical claims like any US insurer. The US-based administrator is Optum.

Optum manages all day-to-day activities of the health plan, including claims payment and all customer service issues. Benefits are paid in US dollars, based on US costs.

### **Benefits and coverage**

In general, the coverage includes:

- No deductible
- Full coverage of costs for all in-patient services and accommodation in a semi-private room
- Full coverage of all necessary laboratory tests, x-rays, pathology anesthesiology and so on, related to the hospitalization.
- For ambulatory (outpatient) services there is an accumulated calendar year out of pocket maximum of \$218 (2021) and full coverage thereafter.
- No lifetime or per illness maximum

- Coverage for all pre-existing conditions without a waiting period, including mental health.

Any question regarding the above insurance coverage of Norwegian students studying in the United States should be directed to Optum: [helpo@optum.com](mailto:helpo@optum.com), US toll free number 800-962-6831.

We kindly ask that your institution acknowledges the benefits extended by the Government of Norway to Norwegian students in the US. By requiring the purchase of a US insurance plan, the Norwegian student is exposed to an undue financial burden - both of the insurance plan itself and a potential student share of medical expenses if insurance coverage is needed.

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seksjonssjef

*This document is electronically signed.*