

NATO/PfP – North Atlantic Treaty Organization/Partnership for Peace
RC – Regional Centers for Security Studies (e.g., Africa Center for Strategic Studies, Asia-Pacific Center for Security Studies, Center for Hemispheric Defense Studies, George C. Marshall European Center for Security Studies, Near East South Asia Center for Strategic Studies)
RHCA – Reciprocal Healthcare Agreement
SCO – Security Cooperation Officer
SOFA – Status of Forces Agreement

3. General. All IMS and authorized dependents are required to have healthcare coverage while in the United States. The IMS are

indemnification by their government for medical services not covered under the RHCA or NATO/PfP SOFA.

(5) Commercial healthcare insurance policies procured by the IMS. The insurance provider must directly reimburse medical healthcare providers in U.S. dollars, and have a claims office with a U.S. address and U.S. phone number.

b. When healthcare costs are incurred in a DoD Military Treatment Facility (MTF) they are considered to be a personal debt of the IMS to the U.S. Government.

c. In most cases, civilian healthcare providers/treatment facilities will require the patient to show how costs for healthcare will be paid. Properly prepared ITOs fulfill this requirement. When the ITO indicates commercial healthcare insurance is required, the IMS will need to provide the servicing medical treatment facility with their insurance card.

d. When a specific medical or dental treatment is not available

(2) Healthcare at a civilian treatment facility is as follows:

(a) If referred by a DoD MTF, IMS outpatient care (medical and emergency dental) at a civilian treatment facility is at no charge, and the referring DoD MTF is responsible for payment. If referred by a DoD MTF, outpatient care for authorized dependents is covered by TRICARE which is a healthcare program of the U.S. DoD Military Health System; standard/extra for outpatient care, and a co-pay are required, as well as a deductible if not yet met.

(b) Inpatient care for both IMS and dependents is on a reimbursable basis. IMS and/or dependents are required to have supplemental medical insurance coverage.

d. IMS covered under a RHCA.

(1) RHCAs differ by country in coverage and may not provide full healthcare coverage. It is critical that the RHCA be carefully reviewed by the SCO to determine if it is current or will expire during the IMS expected stay. RHCAs usually provide care in a U.S. DoD MTF at no cost, and do not cover civilian provided healthcare. Many military installations do not have full service MTF, or the nearest MTF is located a considerable distance from the schoolhouse/training activity. In addition, IMS and authorized dependents may require care while traveling away from their assigned military installation. Section 4.e. of this policy memo specifies the total amount of insurance required. All IMS and their authorized dependents that are relying on an RHCA as their primary source of insurance coverage must secure the supplemental healthcare insurance needed to meet the requirements specified. This healthcare coverage must remain in effect for the duration of the IMS and dependent's stay in the U.S. under DoD sponsorship.

(2) For verification and information on RHCA, please access the DISAM International Training Management web page at <http://www.disam.dsca.mil/itm/> and go to RHCA under Functional Areas, Health Affairs.

e. Minimum Required Healthcare Insurance Policy Coverage.

(1) Healthcare insurance policy coverage should include coverage for all non-elective medical conditions, and must remain in effect for the duration of the IMS and authorized dependents DoD sponsored stay in the U.S. The initial insurance policy should be in effect for one year or the duration of the IMS stay in the United States under DoD security cooperation sponsorship.

(2) Medical benefits of at least \$400,000 per year (pay0(a)--10(m)-rP]TJ 0 Tc 0 Tc 0TT1 1 Tf 0-2(no

(4) Repatriation of remains in the amount of \$50,000 (per individual), should a death occur in the U.S.

NOTE: This provides for the preparation and transportation of remains to home country.

(5) Medical evacuation in the amount of at least \$250,000 (per individual) for immediate transportation to the nearest adequate medical facility, and subsequently in the event it is determined to be medically necessary for IMS, international civilian students, and/or authorized dependents to return to their home country.

(6) Healthcare insurance policy coverage must meet the following requirements:

NOTE: Information concerning some healthcare insurance policies that meet the requirements of this policy can be found on the web at <http://www.disam.dsca.mil/itm/> under Functional Areas.

(a) No exclusion for payment of benefits directly to a DoD MTF if applicable.

(b) Provide nationwide coverage/service; non-U.S. based policies must provide benefits in the U.S.

(c) Provide single source administration/management for the policy.

(d) Have a point of contact in the U.S. In all cases, the insurance company is to pay promptly in U.S. currency directly to healthcare provider.

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5. Pregnancy Coverage.

a. Pregnant dependents will not be authorized to accompany or join the student unless the costs of prenatal, childbirth, and postnatal care are covered by an FMS (national funds) case, or an already existing pregnancy insurance policy for at least \$250,000 prior to their arrival, or if the country agrees to pay for any incurred cost, in writing, prior to their arrival.

NOTE: Pregnancy insurance is in addition to insurance requirements specified in paragraph 4.e. of this policy.

b. An IMS or authorized dependent without pregnancy coverage who is found to be pregnant after arrival in the U.S. will be returned to their home country immediately unless the IMS' government guarantees within ten working days after notification to pay all costs associated for prenatal, childbirth and postnatal care. Failure to provide payment of associated bills by the country within 90 days after the bill is sent could affect the authorization for dependents to accompany students from that country in the future.

c. Pregnancy and childbirth coverage is not usually included in insurance policies purchased less than 12 months in advance, and is generally very expensive.

d. Pregnancy insurance coverage is not available for purchase after an IMS or dependent is determined to be pregnant as it is considered a pre-existing condition.

6. Invitational Travel Order.

a. Required health screening and healthcare financial responsibility entries for IMS and authorized dependents must be annotated appropriately and accurately on the ITO according to the status of the IMS. Authorized dependents will not be added to the ITO until all medical screening and healthcare coverage requirements have been verified by the SCO.

b. For IMS and authorized dependents, the SCO will check the appropriate block of the ITO to indicate how healthcare charges will be paid and ensure the ITO includes a U.S. billing address and telephone number. When commercial insurance is the means of healthcare coverage, the SCO will include the insurance company name, policy number, inclusive dates of the policy, and the U.S. point of contact in block 12 of the ITO. If the foreign government or an FMS case is designated as the source of funding for IMS and authorized dependant healthcare coverage, a statement will be included in the Remarks Section of the ITO that indicates whether or not all costs associated with pregnancy coverage is included in this coverage.

c. Dependents are encouraged to accompany or join the IMS attending the following institutions or courses:

National Defense University (except Joint Forces Staff College which does not authorize dependents)
Army War College

(3) A waiver granted by DSCA (Programs Directorate) is required for modified medical coverage arrangement; e.g., country insurance requires student to pay outpatient costs and seek reimbursement; or country wishes to guarantee payment for medevac or repatriation expenses rather than including in insurance. DSCA (Programs Directorate) will coordinate approval of the waiver request with the MILDEPs. SCO will include specific details, U.S. point of contacts, and U.S. billing address for the approved request with date of DSCA approval in the ITO.

(4) If applicable, ensure IMS has a copy of healthcare insurance policy (in English) for delivery to IMSO upon arrival at first education and training site.

(5) If applicable, include in block 15 of the ITO a notation of any existing special medical conditions/preconditions for both IMS and/or dependents.

NOTE: Per DSCA Policy Memo 09-42, do not provide any details that may compromise the rights to privacy of the IMS or authorized dependents.

(6) If applicable, when training will occur in a third country, ensure IMS has met healthcare requirements of host country.

(7) Brief IMS on the following:

(a) Eligibility for healthcare in a DoD MTF.

(b) When applicable, advise that failure to maintain required healthcare insurance policy coverage, to include pregnancy coverage, for the duration of stay, could result in removal from education and training and return home.

(c) Inform IMS that while under sponsorship of DoD security assistance or security cooperation education and training programs, non-emergency participation on behalf of IMS or non-U.S. citizen dependents, in a U.S. Federal, State, or other U.S. taxpayer-subsidized medical/dental programs is not authorized.

(d) Inform the IMS of the financial and ethical responsibilities regarding all aspects of this healthcare policy and have IMS acknowledge, in writing, an understanding of the policy concerning healthcare insurance coverage, including consequences of a lack of pregnancy coverage and prohibition against using non-emergency U.S. taxpayer provided medical/dental assistance under DoD sponsorship. Retain the statement until IMS has returned to home country.

c. IMS Responsibilities.

(1) Acknowledge, in writing, an understanding of policy concerning healthcare insurance coverage, including consequences of the lack of pregnancy coverage and prohibition against using non-emergency U.S. tax-payer provided medical/dental assistance while under DoD sponsorship.

f. MILDEP Responsibilities.

(1) When commercial healthcare coverage is required, establish policy and procedures for the review of healthcare policies for compliance with this policy memo. If this task is assigned to the IMSO, ensure the IMSO has received the necessary training and/or support to meet the requirement to review IMS commercially procured healthcare policies.

NOTE: If MILDEPs'

imposed by the country where the RC event is being held. The host RC will advise of any corresponding requirements.

b. If the RC program or event requires travel to the U.S., the RC will determine healthcare coverage requirements on a case by case basis.

Summary of Changes to DSCA Policy Memorandum 10-39

1. Paragraph 1.c.: add the following sentence: “Unless otherwise noted, all references to IMS in this memorandum refer to both international military students (IMS) and international civilian students (ICS), and all references to dependents refer to authorized dependents of the IMS or ICS (authorization for dependents and listing of dependents are in section 12 of the Invitational Travel Order).”
2. Paragraph 2: delete: “Authorized Dependents-Authorization for dependents and listing of dependents are in section 12 of the ITO.” Delete the last line on TRICARE.
3. Paragraph 3.: replace with the following: “General. All IMS and authorized dependents are required to have healthcare coverage while in the United S

medical facility, and subsequently in the event it is determined to be medically necessary for IMS, international civilian students, and/or authorized dependents to return to their home country.

17. Paragraph 4.e.(6).(f): replace “benefits must meet the requirements of the host country.” with “medical coverage must meet the requirements of the host country.”
18. Section 5, Pregnancy Coverage: change the entire section to read as follows:
Pregnancy Coverage.
 - a. Pregnant dependents will not be authorized to accompany or join the student unless the costs of prenatal, childbirth, and postnatal care are covered by an FMS (national funds) case, or an already existing pregnancy insurance policy for at least \$250,000 prior to their arrival, or if the country agrees to pay for any incurred cost, in writing, prior to their arrival.
NOTE: Pregnancy insurance is in addition to insurance requirements specified in paragraph 4.e. of this policy.
 - a. An IMS or authorized dependent without pregnancy coverage who is found to be pregnant after arrival in the U.S. will be returned to their home country immediately unless the IMS' government guarantees within ten working days after notification to pay all costs associated for prenatal, childbirth and postnatal care. Failure to provide payment of associated bills by the country within 90 days after the bill is sent could affect the authorization for dependents to accompany students from that country in the future.
 - b. Pregnancy and childbirth coverage is not usually included in insurance policies purchased less than 12 months in advance, and is generally very expensive.
 - c. Pregnancy insurance coverage is not available for purchase after an IMS or dependent is determined to be pregnant as it is considered a pre-existing condition.
19. Paragraph 6.c.: add “(except Joint Forces Staff College which does not authorize dependents)” right after “National Defense University”, and add “Graduate programs at” to “Air Force Institute of Technology”. Delete “Dependents are not encouraged to accompany or join the IMS at the other courses.”
20. Paragraph 7.: add new paragraph 7.b., as follows, and renumber subsequent paragraphs: “b. DSCA Responsibilities. DSCA is the DoD designated authority for international security cooperation training and education programs. DSCA develops, promulgates policy and guidance, and provides oversight for the implementation and execution of healthcare coverage policy to the MILDEPs, IMSO, COCOMs, and SCOs. DSCA reviews, coordinates with MILDEPs, and approves requests for exception to the healthcare coverage policy.”
21. Paragraph 7.c.(1): change to read: “Determine healthcare coverage requirements and payment method(s) applicable to IMS and authorized dependents (if any). If commercial healthcare coverage is required, scan and send an English language copy of the insurance policy along with the proposed ITO to the IMSO and any others specified by the MILDEP at least 30 days prior to report date for unaccompanied IMS and at least 60 days

prior for accompanied students. Obtain concurrence from the IMSO that coverage meets the requirements of this policy prior to signing the ITO.”

22. Paragraph 7.c.(3): change to read: “A DSCA waiver is required for modified medical coverage arrangement; e.g., country insurance requires student to pay outpatient costs and seek reimbursement, or country wishes to guarantee payment for medevac or repatriation expenses rather than including in insurance. DSCA (Programs Directorate) will coordinate approval of the waiver requests with the MILDEPs. SCO will in