

# Woman translates insurance for students

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Ingunn Sverrisdottir thought she was healthy. Then the St. Cloud State University student had a stroke that could have killed her.

Sverrisdottir, 31, who is from Iceland, barely had time to recover before bill collectors started calling her.

Enter Heather Oehrlein. Part of her job at St. Cloud State is to help the university's 1,000 international students deal with something most Americans struggle to

understand: how U.S. health insurance works.

Sverrisdottir, whose native country has a national health-care system, credits Oehrlein with helping her deal with bill collectors and keep her spirits up as she goes through one of the scariest times of her life.

"Since it had to happen to me, it's great that it happened here," said Sverrisdottir, who is a fourth-year student in biomedical sciences.

Sverrisdottir praises Oehrlein for always giving her complete attention. It's

Oehrlein's easy-going manner that reassures clients.

"When you're foreign, you will go to a person you are comfortable with," Sverrisdottir said.

Oehrlein doesn't speak any languages other than English. The way she communicates with the students, most of whom have to be proficient in English anyway, is simple: with listening and patience.

Having Oehrlein work with students has helped,

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Times photo by Kimm Anderson, kanderson@stcloudtimes.com

**St. Cloud State University student Ingunn Sverrisdottir, 31, (left) listens as advocate Heather Oehrlein explains how she helped Sverrisdottir after the Iceland native had a stroke.**

# Insurance

said Corie Beckermann, director of health services. Some students didn't understand how insurance billing worked, so they didn't always pay. That ticked off health-care providers in the community.

"She's made a huge difference, in that I just don't hear those things from the community anymore," Beckermann said.

## One insurance

Oehrlein's role at the university's Student Health Services expanded last year. She works with all students, but 80 percent of the students who come to her cramped office in Hill-Case Hall are from a different country.

The insurance program Oehrlein explains for a living isn't popular with international students. Minnesota State Colleges and Universities, which includes St. Cloud State, requires international students to buy MegaLife insurance.

Part of the reasoning for requiring international students to buy the university's insurance is because with about 1,000 students from more than 80 countries, it would be too complex to follow multiple health-care systems. One system makes it easier to monitor students and know they have coverage, Oehrlein said.

MegaLife insurance costs international students \$763 this year,

and that's on top of rising tuition costs. Sverrisdottir, who collapsed from her stroke in September while waiting for a bus, has already gotten her money's worth. But many international students think MegaLife is too pricey and doesn't cover enough services.

## 'Like family'

Oehrlein gets plenty of complaints about MegaLife, but taking the time to sit down and talk about the plan to students helps ease some of their frustrations. Before her role was expanded, most international students were told to call an 800 number for more help.

"As long as someone is explaining it to them, they are satisfied," Oehrlein said.

Shradha Sainju, a former president of St. Cloud State's International Student Association, said it's a good idea to have Oehrlein because the U.S. health-care system is very different from those in many other countries.

Students pay hundreds of dollars for MegaLife, "but they do not know how to use it or where to go for the information," said Sainju, who graduated last month and is from Nepal.

The topic of conversation between Oehrlein and students doesn't always stick to insurance. Sometimes they have questions about registration. Other times, they just come in and chat.

For students such as Sverrisdottir, that connection is important.

"I'm getting to be like family here," she said.