Health Insurance Instructions

You can purchase health insurance from any company that meets the requirements listed in the ESL handbook. However, the company below is what most MSU students use. If you want to know about other insurance plans, please ask your advisor. Please note that most medical providers in the U.S. require payment for medical visits at the time of service and policyholders would then need to personally file a claim for reimbursement.

Age	**Plan**	**Price** (2026-27 rates effective 07/01/26)
Up to 24	ISO Compass Silver OR ISO Compass PPO (we recommend you review the policy differences on website)	$31/month + $16 annual membership fee $49/month + $16 annual membership fee
Ages 25-29	ISO Compass PPO	$95/month + $16 annual membership fee

Returning Students:

1) Go to www.isoa.org/esl_at_murray_state_university
2) Log-in under "Sign-In" on the right with your user name and password. If you forgot it, check your email for messages from ISO.
3) Renew your plan by completing required information. Be sure to choose "ESL – Murray State University" and not just "Murray State University". If you use a credit card, print the receipt and give it to the ESL staff member in the computer lab. If you do not have a credit card, choose "print and mail payment". Give the paper and the payment to the ESL staff member.

New Students:

1) Go to www.isoa.org/esl_at_murray_state_university
2) Choose either the Silver Plan or Enhanced Plan and click "Buy".
3) Enter the information required. Be sure to choose "ESL – Murray State University" and not just "Murray State University" as your institution.
4) Choose your plan and length of coverage (you must have insurance for at least the length of time you are in classes – preferably you should purchase the entire time you will be in the U.S. including breaks).
5) If you have a credit card, choose "pay now" and enter your card information. Print the receipt and give it to the ESL staff member in the computer lab.
6) If you do not have a credit card, choose "print and mail payment". Give the form and payment to the ESL staff member.