

Health Care and Medical Insurance

The quality of health care available in the United States is among the best in the world. As an international student in the U.S.A., you will have access to excellent health care in the event it becomes necessary for you to seek medical treatment. There is a wide range of options when it comes to U.S. health care and a wide range of costs. In order to utilize health care in the most appropriate way, it is helpful to understand some of the basics regarding health care in the United States.

For most Americans, the cost of obtaining health care is the responsibility of the individual, not the government. For this reason, Americans purchase health insurance for themselves and their families. Most colleges and universities require that international students purchase medical insurance each year. Often it is a condition of enrollment that international students must show proof of adequate health insurance coverage or purchase a policy offered by the institution.

Many different types of insurance policies are available in this country, and the benefits can vary significantly from one policy to another. In some cases, the type of insurance policy (also called an insurance “plan”) affects where you may obtain medical treatment. For this reason, it is important that you understand your insurance policy before you need to use it. Read the policy or plan description. If you have questions, ask your international student advisor or contact the insurance company by phone or e-mail. Make sure they answer all your questions so you will understand what is covered by your policy.

Where to Seek Medical Care

For most international students in the U.S., the best place to obtain treatment for a medical condition is the Student Health Center on your college or university campus. The medical professionals who staff the Student Health Center are specially trained to provide appropriate treatment and assistance to all students, including international students, and medical care is provided on a confidential basis. In the event you need specialized medical care after your initial examination or treatment, the medical professionals at the Student Health Center can refer you to the appropriate doctor or other medical provider.

In addition to the quality of care available from the Student Health Center, there are also financial advantages for students who seek treatment there. First, the cost of medical care at the Student Health Center is much lower than at a local doctor’s office or hospital. In many cases, students can have an appointment with a doctor or nurse for no cost. This does not mean that the quality of care is not as good as the local doctor or hospital. The fact is that the Student Health Center on most campuses is financially supported by the college or university and also by student fees. In other words, you are already paying a portion of your tuition and fees to support the Student Health Center; therefore, it makes sense to utilize the services they offer. In addition, many insurance plans offer a reduced “deductible” (the amount of money you pay before your insurance policy provides benefits) to students who obtain their initial treatment at the Student Health Center.

If your college or university does not have a Student Health Center, you should ask your international student advisor to recommend a doctor’s office in case you need to obtain medical care. Again, check your health insurance policy to make sure there are no restrictions on which doctors from whom you can receive treatment. Some insurance plans allow you to seek treatment from any doctor. Other plans contract with Preferred Provider Organizations (PPO’s) and have a “list” of participating doctors and hospitals. If your insurance is with a PPO plan, you may be penalized if you obtain medical treatment from a doctor or hospital that is not on their list.

Please note that you should only seek care from a hospital emergency room when you have a true medical emergency or if there are no other medical facilities available. Usually, a hospital emergency room is the most expensive place to obtain medical care, and many insurance plans will limit or exclude emergency room care unless you have a true medical emergency. Oftentimes, international students make the

mistake of going to the hospital emergency room for a minor injury or sickness only to discover later that their insurance plan will not pay for the treatment because it was not really a medical emergency.

Medical Insurance Coverage

Again, most colleges and universities require international students to purchase medical insurance coverage for the duration of their studies. In addition, the United States government requires students or scholars on a J-1 visa (and their dependents) to be insured. A similar requirement for students on an F-1 visa (and their dependents) is currently under consideration and may take effect within the next 12-18 months. Most importantly, aside from government or institutional requirements, it simply makes sense to have comprehensive medical insurance while studying in the United States. A serious illness or injury can cost anywhere from \$10,000 to \$200,000 or more, and without insurance it will be up to the individual to pay these medical bills.

As important as health insurance is to anyone in the United States, please understand that insurance does not automatically cover all your medical expenses. Most plans have a deductible, or co-pay. These are costs that you are required to pay before your insurance plan begins to pay benefits. For example, if your plan covers 100% of expenses after a deductible of \$50 per injury or sickness and you incur medical expenses (doctors visit, X-ray, prescription medication) which total \$250, the insurance plan will pay \$200, which is the total amount of \$250 minus the deductible amount of \$50. Some plans have a deductible for each separate injury or sickness; other plans have a co-pay for each visit to the doctor or each prescription drug purchase. Again, read your plan description and make sure you understand how your plan works. If you have any questions, ask your international student advisor or contact your insurance company.

Most health insurance plans have a list of exclusions which tell you what types of medical expenses will not be covered. Typically, insurance plans for international students do not cover pre-existing conditions, medical treatment received in your home country, injury sustained as a result of war, suicide or self-inflicted injury, or treatment which is not medically necessary. The list of exclusions is different for each plan, so make sure you read your plan to understand what is covered.

Remember, health care in the United States is very good and very expensive. The more you know about how to obtain health care and how your insurance policy will help you pay for the care you receive, the better off you will be. Finally, do not hesitate to ask questions. If you do not understand the treatment your doctor is recommending, ask for an explanation. If you do not understand your insurance policy, ask your international student advisor or your insurance company to explain.

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