

HEALTH INSURANCE

Health care in the US is *extremely* expensive. There is no national medical plan or health care service in the United States. In the US, health insurance has become a necessity.

University Health Care

Most American colleges and universities have clinics or some other form of health care service for students which are generally less expensive than medical facilities in the community. However, the university health services are limited to minor and emergency care and cannot treat serious health problems.

Health Insurance Plans

Students with a J-1 visa are required by law to have health insurance. Students on other visas should also obtain health insurance; it is the only way to protect yourself against extraordinarily high medical charges. Write to the Foreign Student Adviser for guidance regarding health and accident insurance. The materials sent to you should discuss health care services provided and the fees involved.

Choosing a Health Insurance Plan

You will need an insurance policy that is specifically designed to meet the needs of foreign students in the United States. In some cases you will simply join the university health care plan; in other cases, you will be asked to choose a health care policy. If your spouse or family will be with you in the US, you will need to find out about family plans. Some factors to consider when choosing a policy are:

Pre-existing conditions -- (any conditions that existed before insurance coverage) Does the policy cover any pre-existing conditions? The more liberal the policy, the better.

Deductible -- (the part of an expense that must be paid by the insured person before the insurance will begin payment) You want to find a deductible that is as low as possible, and not more than \$500. An *annual* deductible means you pay that initial amount once, no matter how many times you are injured or ill. A *per occurrence* deductible means you pay that amount each time you are injured or ill.

Co-payment -- (both the insurance and insured person will pay for certain conditions) An example is: after the deductible, the insurance company will pay 100% of costs up to \$10,000 and then 80% of all costs up to \$100,000. You want to find the most generous co-payment policy that you can. You do not ever want to pay more than 25% of the costs.

Maximum Benefit -- (the highest amount the insurance company will ever pay) You want this amount to be as high as possible.

Limitations -- (restrictions by the insurance company regarding medical services) Sometimes the insurance company will give cost limits for certain services; they will pay no more than \$399 for a hospital room, for example. Other companies may restrict where you can receive medical treatment. The best option is when the company will pay "usual and customary charges." This means they will pay for you wherever you are, whatever the price is, as long as it is a reasonable price for that service in that region of the country.

Exclusions -- (what is *not* covered by the policy) You want a policy with as few exclusions as possible.

Medical Evacuation -- (transportation to another or your home country in the case of a severe accident or illness) Your policy should pay \$10,000 or more for this service.

Repatriation -- (transportation of your remains back to your home country in the case of death) Your policy should cover at least \$7500 for this service.

Benefit Period -- (period of time that the insurance policy will cover you) You want the policy to start as soon as possible after you enter the US and last through your complete stay.

Cost of Premiums -- (monthly or yearly fee for insurance coverage) A lower premium is not necessarily better. It might be better to pay a little more for comprehensive coverage.

Know your policy well. Learn what kinds of accidents and illnesses are covered by your policy and which are not. Generally, dental care, eyeglasses and optical exams, and maternity care are *not* covered. Ask about procedures for *filing a claim* (getting the insurance to pay for your medical costs). This is *very* important; if you do not follow proper procedures, the company will *not* pay your medical expenses. The insurance company will give you an insurance card -- *always* bring it with you when you seek medical treatment.

Find out when the date of your policy is *effective*. If you plan to arrive to the States early and the effective date of your insurance policy does not begin until after you register at the university, you will not be covered during the travel period from departure to final destination. Ask the Foreign Student Adviser for any additional information concerning a short term policy.

Source: Handbook for Foreign Students and Scholars Planning to Study in the United States