

# Healthcare in the States

## Before you Travel:

Before you travel to the US, there are some simple things you can do that will make your life much easier, and could prevent you from having to pay for things that are typically not covered under international student insurance plans:

1. **Prescription Medications:** If you are currently taking any prescription medications (such as asthma inhalers), make sure to bring a good supply with you, along with your doctor's notes for those medications.
2. **Eye Test:** Opticians are typically not covered under international student insurance plans, so get a checkup before you travel and make sure you have current prescription glasses and contact lenses.
3. **Dentist:** Make that visit to the dentist you have been putting off! Dental costs in the USA can be very expensive and will likely not be covered by your insurance plan.
4. **General Checkup:** Go to your doctor and have a checkup before you travel, and make sure all your vaccinations are up-to-date!

With some advanced planning and preparation, you can avoid un-covered expenses when abroad.

## Overview of the US Healthcare System:

The US healthcare system offers some of the best medical care in the world, but it is complex, difficult to navigate, and often very expensive. The US system will also likely be very different from the healthcare system you are used to back home. In this video, we offer a few simple tips:

First, like most Americans, you will need a private insurance plan, either through your school or one that you purchase directly. There is no "universal access" or "national healthcare" like many countries offer. When you seek any medical care, the provider you choose – hospital, doctor, or clinic – will look to you and to your insurance carrier to get paid for their services – there will be no payment from the government and healthcare can be very expensive in the US.

Here are a few recent real-life examples:

Appendicitis: \$60,493

Fractured humerus : \$47,445

Fractured clavicle: \$18,393

Car crash/ serious illness: \$150,000+

We hope by now it's clear why you need insurance. However, even with insurance, you should still be prepared to pay some portion of the cost of your medical care. Cost-sharing is an

important element of the US system, so medical care is never entirely free and each time you access the system you should expect some cost.

While your insurance plan will typically cover the majority of expenses, there will be co-pays, deductibles, coinsurance, excluded charges or some combination of these items that will ensure that you pay something. Carefully review your insurance documentation so you understand how these payments work for your plan.

### Seeking Treatment:

When you get sick or injured, where do you seek care? Here's where it can get complicated. The medical system in the USA is made up of a mixture of many different types of providers – large and small hospitals, emergency rooms, private doctors' offices, urgent care centers, walk-in clinics, specialists offices, surgery centers, pharmacies, and our favorite, the on-campus clinic.

As daunting as it may look, if you keep a few simple points in mind, seeking medical care does not need to be overly complicated. The main thing to do is, if at all possible, stay out of the emergency room. Emergency rooms in the US are expensive and are designed for life threatening or very severe illnesses and injuries. If you have the flu, or a sprain or minor cut, you can go to an urgent care center, walk-in clinic, on campus clinic or doctor's office for a fraction of the cost of the emergency room.

The best place to start, if at all possible, is your on-campus health center or clinic. These clinics are typically available at reduced cost or even free, are close and convenient, and even if you end up having to go somewhere else later, will save you money under most insurance plans.

Local doctors' offices are a good, affordable place to start your medical care as well. Often called "general practitioners" or "family doctors", these offices typically require an appointment, and some doctors may not accept new or short-term patients. If you can find a doctor you like and get an appointment, it can be the best place to start.

Often a more convenient option is a walk-in clinic or urgent care center. With long opening hours, no appointment or prior relationship required, and ability to deal with a wide variety of medical issues, these retail providers have become extremely popular. They can cost a bit more than a doctor's office, but much less than an emergency room, and typically accept a wide variety of insurance plans.

Of course, for serious or life-threatening illnesses and injuries, go straight to the emergency room connected to your local hospital. They will be prepared to deal with any problem you have, and will either treat and release you, admit you, or refer you to another facility. It won't be cheap and it won't be quick – but you are in the right place for a serious case.

A doctor at an office, urgent care center or hospital may write you a prescription for medication. In this case, you will need to go to a local pharmacy to get the prescription filled. There are lots

of options available; Wallgreens and CVS are two of the more popular nationwide chains, but Walmart and other grocery stores also have pharmacies. In most cases, you will need to pay for the medications fully and then keep copies of your receipts and submit a claim to your insurance company for reimbursement.

To review:

1. Prepare before you go
2. Make sure you have insurance
3. Plan to pay some costs yourself
4. Stay out of the emergency room, and start your care at an on-campus clinic, doctor's office or urgent care center whenever possible.

We hope you have found the information in this video helpful, and that you have a better understanding of the healthcare system in the US. For more detailed information about various US healthcare topics, please visit the "Insurance Explained" section of International Student Insurance: