Agenda

- Health Care in the U.S.
- Health Insurance Requirement
- Waiver Procedure and Shopping Guidance
- Required Immunizations/Vaccinations
Healthcare in the U.S.

- Much more expensive than you realize
  - 1 block of ambulance ride can cost $1,500
  - Broken leg can cost $10,000
  - Having a baby can cost $50,000

- Know where to get care
  
  http://international.iupui.edu/indianapolis/health-insurance/medical-care.html

- Health insurance

- Very specific vocabulary

  http://international.iupui.edu/indianapolis/health-insurance/glossary.html
Where to go for Care

- Depends on what is wrong
  - Emergency
  - Prescription
  - Cold/Flu
  - Annual physical exam (well-exam)
  - Maternity care
Where to go for Care – Options around IUPUI

- **IUPUI Health Center or Private Doctor’s Office:** cold/flu, sports injury, women’s care, skin rash, asthma care, immunizations, vaccinations, flu shots

- **Urgent Care:** when the IUPUI Health Center is closed
  - Health Care Clinic at Walgreens (1530 N Meridian St)
  - Minute Clinic at CVS (1545 N Meridian St)

- **Pharmacies:** pick up prescription medicine the doctor gives you a form for; typically have all kinds of other products
  - CVS (1545 N Meridian St)
  - Walgreens (1530 N Meridian St)
  - Kroger (227 W. Michigan St)
Where to go for Care – Options around IUPUI

- **Emergency Care**: true emergency care, this is the most expensive care in the U.S.
  - IU Health Methodist Hospital (1701 N Senate Blvd)
  - IU Health Eskenazi Hospital (720 Eskenazi Ave)
  - IU Health University Hospital (550 N University Blvd)

- **Dental Care**: Aetna does NOT cover
  - School of Dentistry Patient Services [https://www.dentistry.iu.edu/patient-services/](https://www.dentistry.iu.edu/patient-services/)
# Emergency Room (ER) v. Urgent Care Center

## Emergency Room
- Chest Pain
- Difficulty breathing
- Severe pain (abdomen or back)
- Sudden clumsiness
- Loss of balance
- Loss of consciousness
- Major trauma or accident
- Altered mental state
- Sudden weakness or paralysis
- Heart palpitations
- Sudden Severe Headache
- High fever with a rash
- Serious burns
- Persistent vomiting or diarrhea
- Uncontrollable bleeding
- Call 911 if you can’t get there safely

## Urgent Care
- Fever without a rash
- Ear pain
- Painful urination
- Persistent diarrhea
- Sore throat
- Vomiting
- Cuts needing stitches or sutures
- Nose bleeds
- Animal bite
- Mild asthma

- Would you see the health center or a regular doctor if their office was open?
- Some can also help with broken bones
This is a service that sends help to you when you call. This could be medical or needing police or fire assistance.

- Not appropriate for every emergency.

- Medical – can you get yourself SAFELY to the ER?
  - Yes – 911 is not necessary
  - No – call 911
  - Not sure – 911 is the safest option

- Typical things 911 can be useful for:
  - Car accident with injury
  - Heart attack
  - Stroke
  - Severe breathing difficulty
  - Impaired vision
  - Fainting
9-1-1

- Need police assistance
  - Someone is breaking into your home
  - You have come home and your door is open
  - Someone is threatening you
  - Car accident
  - You see someone else needing help

- Need fire assistance:
  - You see a car on the side of the road with flames
  - Your dinner catches fire and you cannot put the fire out
9-1-1

- What will happen?
  - 911 Operator will ask you why you are calling
  - 911 Operator will ask you where you are
    - Give them an address if you can
    - If you can't give them a detailed address, begin describing streets around you, buildings and signs you see, give them the last place you knew your location
  - The Operator will send help to you (ambulance/medics, police, fire fighters)
  - Stay on the phone until help arrives and 911 says you can hang up
  - Even if you can't talk, stay on the phone, the 911 operator can hear you
A good rule of thumb is to ask if this is something you would go to a regular doctor for if the office was open.

- Does your regular doctor have an urgent care center attached? If so, call there first as they will have access to your medical records for treatment.

- SOME, not all Urgent Care Centers can handle broken and dislocated bones. Check your area to see if you have one around you that is covered by your insurance.

- Med Check - common in Indianapolis area and has x-ray machines on site
How insurance works

- You go to a doctor
- Doctor will ask for insurance card
- You may pay the doctor an office-visit fee (called a co-pay)
- Doctor provides you a service
- Doctor sends insurance company a bill
- Insurance company will pay the cost they deem customary and tell the doctor how much your insurance plan says you should pay
- Doctor will send you a bill indicating the amount the insurance company paid and how much you owe
- You pay the doctor the balance of your bill
Vocabulary

- Very specific vocabulary

http://international.iupui.edu/indianapolis/health-insurance/glossary.html

- In-Network or Preferred Provider
- Co-Pay
- Deductible
- Out-of-Pocket Maximum
- Pre-Existing Conditions or Disease
- Preventive Care
- Exclusions
- Usual, Customary and Reasonable Charges
“Reasonable & Customary Charges”
The amount the insurance company determines is the usual charge for the service or test your doctor provides to you.

“Out-of-Pocket Max”
The maximum amount you will pay for medical care in a premium year, above your annual premium.

“Deductible”
Amount of money you must pay for medical care before your insurance begins paying

“Premium”
The amount you pay per year to have insurance
How does U.S. Insurance Work?

You pay your annual premium of $1799 (you pay this every year, no matter what)

Then you get injured.

For example:

- MRI charge from hospital = $1,600
- All at the same time:
  - Insurance says it should cost = $683.76
  - Doctor lowers cost to $683.76
  - Insurance calculates your cost

  ➢ If you have not met your deductible: $536.75
    Deductible (500) + 20% remaining (683.76 – 500)

  ➢ If you have met your deductible: $136.75
    20% of your reasonable charge (20%*683.76)
You pay your annual premium of $1799 (you pay this every year, no matter what)

Then you very sick and are hospitalized for 1 week.

For example:
- Total hospital charges: $250,000
- All at the same time:
  - Insurance says it should cost = $100,000
  - Hospital lowers cost to $100,000
  - Insurance calculates your cost

**If you have not met your deductible:** $2,000
Deductible (500) + 20% remaining (100K-500) = $19,900

**If you have met your deductible:** $2,000
20% of your reasonable charge (20%*99,500)
How does U.S. Insurance Work?

Your Annual Cost if the Worst Should Happen:

- Annual Premium: $1799
- Out-of-Pocket Max: $2000
- Total You Pay: $3799

Your Annual Cost if Nothing Happens:

- Annual Premium: $1799
- Medical Costs: $0
- Total You Pay: $1799

Your Annual Cost if You Have SOME Medical Costs but Do Not Reach Your OOP:

- Annual Premium: $1799
- Medical Costs: $500 Deductible + 20% UCR charges
- Total You Pay: $2299 + 20% UCR charges
Are you sponsored by one of the following:

- SACM
- SABIC
- Amid East
- UAE Police
- UAE Millitary
- Kuwait Embassy
- Qatar Embassy
- Qatar Higher Education Institute

Your sponsor provides insurance to you and you are automatically waived, you need to do nothing and will not be billed by IUPUI.
IUPUI International Students and Health Insurance

- What if I am a graduate student with a student academic appointment or a fellowship?
  - .375 FTE student academic appointment (research or teaching assistant)
  - Fellowship of $3,681 or more
  - This is NOT hourly positions, graders, athletes, or other on-campus employment.

- You will receive insurance reminders from OIA until your paperwork is submitted by your department. Once all your paperwork is done, you will be automatically waived.
• All students on an F-1 or J-1 student visa MUST have health insurance

• IUPUI provides our recommended plan from Aetna
  [http://international.iupui.edu/indianapolis/health-insurance/insurance-students.html](http://international.iupui.edu/indianapolis/health-insurance/insurance-students.html)

• Easy to enroll:
  1. Enroll now through iStart.
     • Aetna will enroll you sooner
     • Get your card in about 2-3 weeks
  2. Do nothing.
     • Enrollment will happen around September 3

No matter your enrollment option, coverage will start today through December 31.
Premium will be billed to the Bursar Bill ($756 for fall semester)
Aetna Health Insurance

- Preventive Care (including vaccinations and immunizations, flu shots)
- Pre-Existing Condition Coverage
- Prescription Coverage
- Maternity Care
- Behavioral Health
- Serious Injuries or Accidents
- Sports and Athletics
- Physical Therapy
- OnCall International – travel assistance
- 24-Hour Nurse Line
- Nation-wide Preferred Provider Network
- Online Medical Portal
- Health Discounts and Resources

http://international.iupui.edu/indianapolis/health-insurance/aetnainsurance.html
Can my dependents be covered?

- YES! They need insurance just like you!

1. Enroll yourself now in iStart.
2. Go to AetnaStudentHealth.com
3. Enter your IUPUI University ID number and date of birth
4. Select 18/19 International Dependent Enrollment from the menu
5. Enter your dependent’s information
6. Enter your payment and contact information
7. PRINT your receipt

*Dependents must be enrolled no later than September 15, 2018.*
Aetna Preferred Providers (Lower Costs)

- Very large, NATIONWIDE doctor network, including MANY in Indianapolis
- Use Aetna’s find a doctor tool
- Hospitals and ERs:
  - IU Health Hospitals and most doctors
  - St. Vincent Hospital
  - Community Hospitals
  - Riley Children’s Hospital
  - St. Vincent Peyton Manning Children’s Hospital
- Urgent Care centers: Nora, Avon, MedCheck (Castleton), MedExpress, OrthoIndy, Carmel and Fishers
- Immediate Care Centers (just like Urgent Care Centers): Hendricks Regional, Johnson Memorial, Wishard QuickCare
- Concentra Health Services
What if I have a different insurance?

- Know how your insurance compares. This can be very dangerous.
- Must meet our requirements:
  - $2000 out-of-pocket max or less
  - $500 deductible or less
  - Covers ALL pre-existing conditions with NO waiting period, NO exclusions
  - Covers maternity care with no conditions
  - $100,000 coverage for each sickness, injury, or accident
  - $50,000 coverage for medical evacuation
  - $25,000 coverage for repatriation of your remains
Questions to ask if you are shopping:

- What kind of prescription drug coverage is available?
  - Just like medical care, prescriptions are expensive in the U.S. Some insurance policies do not cover prescription drugs or have unreasonable caps (like $900 for chemotherapy)

- Does the plan cover Preventive Care?
  - Vaccinations, flu shot, regular doctor visit

- What is your co-pay, or your doctor visit?

- How large is the network of doctors?

- What is the OOP max?

- READ the exclusions (I know, they are boring, but tell you LOTS of GREAT information)

- READ reviews by current and previous customers – this is very descriptive of what you can expect if you get sick
What if I have a different insurance?

- MUST submit a waiver request no later than August 29.
- MUST provide confirmation of coverage
  - Includes dates of coverage
  - Includes plan details
  - Includes plan exclusions
- You MUST be covered August 20 – December 31 to be waived – no exceptions. (Js must be covered their entire stay)
- If it is denied, you will be added to the IUPUI International Student Plan and billed
  - You may resubmit a new waiver request if you get additional details from your insurance company.
Required Vaccinations/Immunizations

- Measles
- Mumps
- Rubella
- Tetanus
- Diphtheria
- Pertussis (Whopping Cough)
- Varicella (Chicken Pox)
Tuberculosis (TB)

- Tuberculosis (TB)
  - Can be any U.S. based test, OR
  - Test from the health center at Coleman Hall (appointment required)
  - Must have the test before October 1

- Skin test: requires two trips to the health center
  - 1st: Test is administered
  - 2nd: Test results determined (MUST be 48 hours later)

- Blood Test: determined by your country of residence and if you have had the BCG vaccine before
Vaccinations/Immunizations/TB

- You have your medical records:
  - Go to One.IU.edu
  - Search for “Immunization Compliance”
  - Follow the instructions to submit documentation of your records
  - Records **MUST** be in English or submitted with translations
  - Must be done before October 1

- If you do not have records or you have not received the vaccinations, you can receive them at the health center
  - Must be done before October 1
  - Health Center will provide you documentation to submit in One.IU.edu
Titer Test

- Lab Tests that prove immunity to certain diseases
- Good option if you know you have vaccinations but do not have medical records or translations needed for the university
- Ask healthsv@iupui.edu about this option or schedule an appointment at the health center
- Aetna insurance does cover this option though most other insurance companies do not.
Vaccinations/Immunizations

- If you have questions, contact healthsv@iupui.edu

- Health Program students:
  - You may have additional requirements based on your program
    - Nursing
    - Dentistry
    - Respiratory Therapy
    - Health Science
    - Clinical Lab Science
    - School of Medicine Health Professions
• 2 Locations
  • Campus Center Student Health
    Room 213
    317-274-2274
  • Coleman Hall
    Room 100
    317-274-8214

• Staff will help determine what TB test you need or if you need a Titer test to determine what vaccinations you need.

• General health related questions can be directed to asknurse@iupui.edu
Health Center

- All of the tests would cost about $900 without health insurance
- The Health Center accepts Aetna Insurance as ‘In-Network’
  - They do not accept most other health insurance plans.
  - This means you need to pay out of pocket and ask your insurance company for a reimbursement.
- IUPUI International Student Health Insurance covers all these tests and immunizations as ‘Preventive Care’
  - This means you will pay your office visit fee only ($25)
Questions

Casey Windhorst
Associate Director for Student Services
IUPUI Office of International Affairs

cwindhor@iupui.edu
317-278-6050