Healthcare in the U.S.

International Orientation Week

January 2018
What have you heard?
Why does it matter?

- Healthcare is expensive in the U.S.!
  - $1,500+ Ambulance rides
- Your health is important!
- University requires health insurance
- Differences between the U.S. and home:
  - Coverage
  - Where to get care
  - VOCABULARY!
Our Agenda

• University required immunizations
• Accessing healthcare
• How does insurance work
  • Important terms to remember
• IU's international student health insurance from Aetna (required)
• Waivers from the required plan
University requirements

- All F-1 and J-1 students MUST have health insurance
- All international students must have a U.S. based TB test
- All international students must have vaccinations on file

**Required Vaccinations**

- Measles
- Mumps
- Rubella
- Tetanus
- Diptheria
- Pertussis (Whooping Cough)
- Varicella (Chicken Pox)

What do you do?
- One-log.edu
- Search Immunizations
- Select the "Immunization Compliance" app
- Submit your records and translations if necessary
- Contact health@sju.edu with questions
TB Tests

TB = Tuberculosis

This is a serious infection/disease common in the lungs. This is treatable and preventable, but highly contagious in certain stages.

University Student Health Requirements:
- U.S. Based TB test results, OR
- Test from the health center
  - Coleman Hall or Campus Center (appointment required)
- Free (as long as you complete as required)
- **March 1 is the deadline!**

What does the test entail:
- Skin test: requires two trips to the health center
  - 1st: test administered
  - 2nd: test results determined, must be 48 hours later
- Blood test:
  - If you have had a BCG vaccine, this may be your required test
  - University Student Health representatives will help determine the most appropriate test for you and your history/country of origin
IUPUI Student Health

http://studentaffairs.iupui.edu/health-wellness/student-health/services/tb-testing.shtml

2 Locations:

• Campus Center Student Health
  CE, room 213
  317-274-2274

• Coleman Hall
  CF, room 100
  317-274-8214

Submit your records via email: healthsv@iupui.edu

General health-related questions: asknurse@iupui.edu
Required Vaccinations

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Healthcare Students

Students in the following schools have additional requirements due to their requirements for patient contact.

- School of Medicine
- IUSM Health Professions Programs
- School of Nursing
- Dentistry
- Health and Rehabilitation Science
- Department of Pathology
- Laboratory Medicine

http://studentaffairs.iupui.edu/health-wellness/student-health/services/healthcare-students.shtml
Required Vaccinations

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- Contact healthsv@iupui.edu with questions
Titer Test

Lab test that proves immunity to certain diseases.

Good option if you know you have vaccinations but don't have the medical records or the translations needed.

Ask healthsv@iupui.edu about this option
Costs

Depends on your health insurance!

Does your insurance cover "preventive care"
  • If so, these vaccinations are covered.
  • If not, this could cost as much as $600

The International Student Health Insurance from Aetna COVERS these tests and vaccinations.
Where do you go for medical care?

Many different options depending on what you need!
• Emergency?
• Prescription?
• Cold/flu/earache?
• Regular physical (well-exam)?

Health Care Options Around IUPUI
• IUPUI Student Health and Campus Health (Campus Center or Coleman Hall)
  Cold/flu
  Sport injury
  Asthma care
  Women's care
  Immunizations
  Urgent Care (non-emergency, health center above is closed)
  Healthcare Clinic at Walgreens (1530 N Meridian St)
  MinuteClinic at CVS (1545 N Meridian St)
• Pharmacies (prescription medicine the doctor gives you a form for; these stores typically have all kinds of other products as well)
  Kroger (227 W. Michigan St)
  Walgreens (1530 N Meridian St)
  CVS (1545 N. Meridian St)
• Emergency Care (true emergencies only; this is the most expensive healthcare option)
  IU Health Methodist Hospital (7801 N. Senate Blvd)
  IU Health Eskenazi Hospital (720 Eskenazi Ave)
  IU Health University Hospital (550 N University Blvd)
• Dental Care
  School of Dentistry Patient Services, https://www.dentistry.iu.edu/patient-services/
Health Care Options Around IUPUI

• IUPUI Student Health and Campus Health (Campus Center or Coleman Hall)
  - Cold/flu
  - Skin Rash
  - Sport injury
  - Asthma care
  - Women's care
  - Immunizations

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  - Kroger (227 W. Michigan St)
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• Emergency Care (true emergencies only; this is the most expensive healthcare option)
  - 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
  - School of Dentistry Patient Services: https://www.dentistry.iu.edu/patient-services/
Emergency Room V. Urgent Care Clinic

Emergency Room (ER)
- Chest pain
- Difficulty breathing
- Difficulty swallowing
- Dizziness, drowsiness, or slurred speech
- Seizures
- Unusual behavior or thinking
- Loss of memory or confusion
- Severe or sudden pain
- Trouble swallowing
- Uncontrolled bleeding
- Uncontrollable bleeding

Urgent Care
- Minor injuries
- Cuts and scrapes
- Mild burns
- Common cold
- Simple fractures (not broken bone)
- Minor cuts or punctures

Emergency situations:
- Severe bleeding
- Severe trauma
- Loss of consciousness
- Severe abdominal pain
- Severe nausea or vomiting
- Severe dehydration
- Severe burns
- Severe burns or scalds
- Severe cuts or punctures
- Severe fractures
- Severe headaches
- Severe chest pain
Emergency Room (ER)

- Chest pain
- Difficulty breathing
- Severe pain (especially in the abdomen or back)
- Sudden clumsiness
- Loss of balance/fainting
- Loss of consciousness
- Major trauma or accident
- Altered mental state/confusion
- Sudden weakness or paralysis
- Severe heart palpitations
- Sudden severe headache
- Newborn baby with fever over 100.4 F
- Broken bones or dislocated joints
- High fevers with rashes
- Very severe cold/flu
- Vaginal bleeding while pregnant
- Serious burns
- Severe and persistent vomiting or diarrhea
- Uncontrollable bleeding

Calling 911

Not appropriate for every emergency!

Can you get yourself SAFELY to the ER?
- Yes - then 911 isn't necessary
- No - call 911

- Car accidents with injury
- Heart attack
- Stroke
- Severe breathing difficulty
- Is your vision impaired?
- Feeling lightheaded or fainting

Are you by yourself and not sure? 911 is the safest option.

What will happen?
- 911 Operator will ask what the problem is
- 911 Operator will ask for the address where you are at
- 911 will send an ambulance to you
- Stay on the phone with the operator until the ambulance arrives
Calling 911

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Urgent Care Clinic

- Fever without a rash
- Ear pain
- Painful urination
- Persistent diarrhea
- Sore throat
- Vomiting
- Simple fractures
- Cuts needing stitches
- Mild asthma
- Nose bleeds
- Animal bite

Does your regular doctor’s office also have an urgent care attached to it? If so, call there first!

A good rule of thumb is to ask if this is something you’d see your regular doctor for if his/her office was open. If so, urgent care is a good option.

SOME (not all) urgent care centers can also handle broken and dislocated bones. You should check your area to see if you have some around you. A common one in Indianapolis is called Med Check. They often have x-ray machines on site.
How does U.S. Insurance work?

- Doctor will ask for your insurance card/information
- Doctor will provide you a service
- Doctor’s office may ask for partial payment depending on your insurance (co-pay)
- Doctor will send your insurance company the bill
- Insurance company will pay the cost they deem appropriate (usual, customary and reasonable) and determine how much you should pay
- Doctor will send you a bill for the cost you should pay (co-insurance)
- You pay doctor the balance of what you owe
• Doctor will ask for your insurance card/information

• Doctor will provide you a service

• Doctor’s office may ask for partial payment depending on your insurance (*co-pay*)

• Doctor will send your insurance company the bill

• Insurance company will pay the cost they deem appropriate (**usual, customary and reasonable**) and determine how much you should pay

• Doctor will send you a bill for the cost you should pay (**coinsurance**)

• You pay doctor the balance of what you owe
It is all about the insurance terms!

Take a look at our glossary online: [http://international.iupui.edu/indianapolis/health-insurance/glossary.html](http://international.iupui.edu/indianapolis/health-insurance/glossary.html)

Know your health insurance!
- In-network (Preferred) vs. Out-of-Network (Non-Preferred) Providers
- Co-Pay
- Deductible
- Out of Pocket Maximum
- Pre-existing Conditions
- Preventive Care
- Exclusions
- Usual, Customary and Reasonable
IU's International Student Health Insurance

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

- $987 for January 1 - July 31, 2018
- Must enroll any dependents by January 31, 2018
- $500 Deductible per year (preferred provider)
- $2000 Out-of-Pocket Max per year (preferred provider)
- Covers preventive care (like immunizations, regular doctor visits)
  - $25 Co-pay (waived at the IUPUI Student Health offices)
- $100 co-pay for ER visits
- $50 co-pay for urgent care visits
- Behavioral health covered at 100% (including hospitalization and drug/alcohol treatment)
- Maternity care covered at 100%
- Birth control covered at 100%
- Ambulance expenses covered at 100%
- $10 co-pay for generic prescriptions
- $40 co-pay for preferred brand-name prescriptions
Aetna does not cover:

• Dental care (except in certain situations)
• Elective or cosmetic surgery
• Injuries/accidents that happen while you commit a crime
• Injuries/accidents that happen after your coverage period ends
Aetna Preferred Providers


Very large doctor network in Indianapolis

IU Health Hospitals and most doctors
St. Vincent Hospital
Community Hospitals
Riley Children's Hospital
St. Vincent Children's Hospital (also called Peyton Manning)

Urgent Care Centers: Nora, Avon, MedCheck (Castleton), MedExpress, Ortholndy, Carmel, Fishers,

Immediate Care Centers (just like Urgent care: Hendricks Regional, Johnson Memorial
Wishard QuickCare

Concentra Health Services
Waivers from the Aetna policy
Are you:

- Sponsored by:
  - Kuwait Embassy
  - Qatar Embassy
  - Qatar Higher Education Institute
  - SABIC
  - SACM
  - UAE Embassy

Does OIA have a VALID financial guarantee?
Do you have a Student Academic Appointment (or SAA) from your department?

These students are classified as .375 or higher of a full-time employee (FTE).

 Typically, you get a stipend, insurance, and tuition paid by your department.

Your insurance is administered through Anthem and can be found here: http://www.indiana.edu/~uhrs/benefits/GA-eligibility.html (does cover dental)
Except ask your department if your "hire eDoc has been approved in HRMS?"

Once this happens, you should no longer receive emails about insurance from OIA.
But Wait!

If you have a spouse or children, it is likely cheaper to enroll in the international plan than your departmental health insurance.
See Casey!

iadvisor@iupui.edu

cwindhor@iupui.edu
Do you have a Fellowship though your department of $3,609 or more per semester?

Your insurance is administered through Anthem. Details can be found here: http://www.indiana.edu/~uhrs/benefits/fellowship-eligibility.html

Your plan does cover dental.
Except ask your department if your "fellowship paperwork has been submitted to Academic Affairs by the deadline"

Once this happens, you should no longer receive emails about insurance from OIA.
But Wait!

If you have a spouse or children, it is likely cheaper to enroll in the international plan than your departmental health insurance.
What if I have my own insurance?!?

First, does it meet our requirements?
- $2,000 out-of-pocket max or lower
- $500 deductible or less
- Covers all pre-existing conditions with no waiting period
- $100,000 or more of coverage for each sickness, injury, or accident; including maternity care
- $50,000 medical evacuation coverage
- $25,000 repatriation of remains coverage

Check does not exist better! Does your plan have your pre-existing coverage? If so, is there a max coverage?
Does your plan have your opinion coverage? If so, is there a max coverage?
What is your co-pay? Will your insurance cover a doctor visit? If yes, get sick!
How big is the network of doctors and hospitals you are with?
Read through the restrictions and exclusions!!!
Cheaper does not mean better!

Does your plan cover preventive care? (like vaccinations, annual physicals, etc)

Does your plan have prescription drug coverage? (if so, is there a max coverage?)

What is your co-pay? Will your insurance cover a doctor visit if you get sick?

How big is the network of doctors and hospitals you can use?

Read through the limitations and exclusions!!!
Complete a waiver in iStart

- Log into iStart with your username and password.
- Go to your "Insurance and Financial Info?"
- Click on "Waiver Insurance Waiver?"
- Complete all the information and click "Submit it?"
- Wait for an email from student@uwa.edu with your approval.

Your waiver is very important and you will get the waiver on email. You may be asked for additional information before you are approved to select your needs.

You must fill for the waiver every fall and every spring semester.

You must have coverage from the first day of the fall semester (August 15) through November 15.

You must fill by the 30th day of the semester, every semester. Late waivers are not accepted.

Information you MUST have:

- Insurance company name
- Insurance company address
- Insurance company phone number
- Policy ID number
- Your coverage dates
- Electronic copy of your insurance plan details showing your benefits, name and coverage dates.
Information you MUST have

- Insurance company name
- Insurance company address
- Insurance company phone number
- Policy ID number
- Your coverage dates
- Electronic copy of your insurance plan details showing your benefits, name and coverage dates
• Log into iStart with your username and passphrase
  (no limited access pin)
• Go to your "Insurance and Finances Menu"
• Click on "Health Insurance Waiver"
• Complete all the information and click "Submit"
• Wait for an email from iadvisor@iupui.edu with your approval

Your waiver is not approved until you get the approval message. You may be asked for additional information before you are approved so WATCH your email!

You must file the waiver every fall and every spring semester.

You must have coverage from the first day of the fall semester (August 21) through December 31, 2017.

You must file by the 10th day of the semester, every semester. Late waivers are not accepted.
If you have questions on insurance, your first step is to email iadvisor@iupui.edu