HEALTH CARE
IN THE U.S.
The U.S. government does not pay any part of the medical expenses for international students studying here.

The average cost of a visit to an urgent care clinic is less than $200, whereas a hospital emergency room visit usually costs at least $500 or more.

Most students could not afford to stay in the hospital room if they did not have insurance. The daily hospital charge for room, board and doctor’s fees can be $2,500 or more not including medicine, surgery or laboratory costs. Intensive care charges may be $30,000 or more depending on your illness.
Why You Need Medical Insurance

- No one can predict who will become ill or have an accident.
- Medical care in the United States is more expensive than in any other country in the world.
- The U.S. government does not pay any part of the medical expenses for international students studying here.
- By maintaining medical insurance, you relieve yourself from worry about unexpected medical costs.
- It is generally not possible to purchase insurance after you get sick because an illness or injury that you already have, called “pre-existing”, is usually not covered by insurance.
Health Insurance Considerations

- If you are covered under an existing plan, make sure the benefits apply while you are studying in the United States.

- If you will be purchasing health insurance, you are urged to purchase as much coverage as you can afford.
Health Insurance Terms

- **ACCIDENT AND HEALTH INSURANCE** -- Coverage that pays benefits in case of sickness, accidental injury or accidental death. It sometimes provides for loss of income or debt payment if taken out in connection with a loan.

- **AGENT** -- A licensed person or organization authorized to sell insurance by or on behalf of an insurance company.

- **AUTOMOBILE INSURANCE** -- Coverage on the risks associated with driving or owning an automobile. It can include collision, liability, comprehensive, medical, and uninsured motorist coverages.

- **CANCELLATION** -- The termination of insurance coverage during the policy period. Flat cancellation is the cancellation of a policy as of its effective date, without any premium charge.
Health Insurance Terms (continued)

- **CLAIM** -- Request for payment under the terms of the policy. May be submitted by the insured or the health care or service provider.
- **CO-PAY** -- The portion of a bill that the insured pays, usually at the time of service. Often expressed as a set fee for a specific service.
- **DEDUCTIBLE** -- The amount a policyholder agrees to pay toward the insurance loss.
- **ENROLLMENT PERIOD** -- The time period during which a person can join a health plan.
- **HEALTH MAINTENANCE ORGANIZATION (HMO)** -- Prepaid medical plan in which members agree to use a specific network of providers.
Health Insurance Terms (continued)

- **INSURED**--The person(s) protected in case of a loss or claim.
- **INSURER**--The insurance company.
- **LAPSE**-- The termination or discontinuance of a policy, usually resulting from the insured's failure to pay the premium due.
- **MEDICALLY NECESSARY**-- Treatment that, if it were omitted, would negatively affect the patient's life.
OUTPATIENT-- Individual receiving services in a facility but not staying overnight.

PLAN MAXIMUM-- The maximum amount of money to be paid.

POLICY-- The written contract of insurance.

PRE-EXISTING CONDITION-- A health-related situation that pre-dates the person's coverage under the policy or plan.

PREMIUM-- The payment, or one of the periodic payments, for insurance coverage.
Help for Health Insurance

- Contact Pfeiffer’s Health Services Office at 704-463-3425

- Contact Pfeiffer’s Student Development Office at 704-463-3400