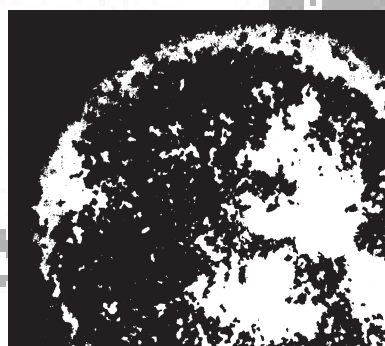




INTERNATIONAL  
STUDENT AND  
SCHOLAR SERVICES (ISSS)

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UNIVERSITY OF MINNESOTA



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International  
Student  
Handbook  
2009-2010

## 3. Health Care in the U.S. and at the U of M

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### Health care options for international students and their families

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The cost of health care in the United States is very high. A short stay in the hospital can cost thousands of dollars. Individuals must make their own plans for dealing with health care issues. International students, scholars, or dependents who are in the U.S. on temporary, nonimmigrant visas such as F or J, are not eligible for U.S. government programs like Medical Assistance or Medicaid. You can protect yourself from the high cost of health care by obtaining health insurance coverage.

#### MEDICAL ASSISTANCE

You may not use any type of public funding during your stay in the United States as a nonimmigrant. Examples of public funding include medical assistance, public housing, and community services such as day care benefits. *Although state and local services may determine nonimmigrants to be eligible for some form of public assistance, federal law prohibits its use. U.S. government officials may deny an entry visa request or entry into the United States if they determine an individual has previously used public funds.*

#### HOW CAN I OBTAIN HEALTH INSURANCE?

If you do not already have adequate insurance coverage in effect, there are several ways to obtain coverage. Students, scholars and dependents are required to have the student insurance plan offered through Boynton Health Service. Exceptions may be granted for those who have comparable insurance, such as that offered by the University of Minnesota employee benefits program or the Graduate Assistance insurance plan, or another employer provided insurance plan.

#### *Boynton Health Service*

If you are a full-time student without an assistantship, you must purchase hospitalization and outpatient (non-hospitalization) coverage for yourself, your spouse, and your children through Boynton Health Service. Hospitalization insurance costs are automatically added to your fees when you register for 6 credits or more. You must arrange for outpatient insurance and any insurance for other family members separately through Boynton Health Service. For information, call the Student Insurance Office at 612/624-0627 or visit W228 Boynton Health Service.

#### *Graduate Assistantship Health Coverage*

If you are a student and hold a teaching, research, or administrative assistantship in your department, you can obtain coverage at no cost or at a reduced cost, depending on the percent appointment you hold. The same coverage can be purchased for your spouse and children. Contact the Graduate Assistant Insurance Office at 612/625-6936 for details.

#### HEALTH INSURANCE CREDIT REQUIREMENT

In order to be eligible for the University of Minnesota's student health insurance program, students must be registered full-time. To obtain the University's health insurance, students registered for less than full-time (and all non-degree seeking students) must go to the Boynton cashier and present their proof of registration.

#### MEDICAL SERVICES FOR YOUR FAMILY

If your family members are covered by health insurance, arrange medical services through a provider that accepts your insurance. Verify coverage with the insurance company as well as the provider before scheduling appointments.

*Important: If you have uninsured family members, it is your responsibility to pay for any medical services they receive.*

#### “OVER-THE-COUNTER” REMEDIES

For minor aches and pains, or common colds and flu, medications are available at drug stores, pharmacies, and discount department stores. Medications that do not require a doctor's prescription, such as aspirin, cold and flu medication, and other pain relievers, are often referred to as “over-the-counter” medications.

## DOCTORS AND CONSULTING NURSES

For chronic or more serious conditions, you will probably wish to see a doctor. You can call your health care provider directly and ask to make an appointment. Often they will ask if you have spoken with a consulting nurse. The consulting nurse lines are an excellent form of medical triage. You call and ask to speak with a consulting nurse. Once connected, you describe your symptoms to the nurse, who will likely ask you some pertinent questions in order to fully understand the problem. The nurse will then recommend some type of care—over-the-counter remedies, a doctor appointment, or even immediate medical attention. If the nurse recommends an appointment or immediate care, the necessary arrangements will usually be made for you.

## Emergency and Urgent Care

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Health care providers distinguish between emergency services and urgent care. *Emergency services* are those required for a serious injury or life-threatening illness. *Urgent care* is given for problems that are less serious but cannot wait for a regular doctor appointment.

*Emergency care.* You should go to a hospital emergency department only if the problem is life-threatening or extremely serious. Services provided at an emergency room cost much more than the same services at a regular clinic. On the Minneapolis campus, an emergency room is located at University Hospital, on Harvard Street near Washington Avenue. If you are not near the campus, the nearest hospital will have an emergency room.

*Urgent care.* Call your doctor's office first—you may be able to get an immediate appointment. If not, go to an urgent care department or clinic designated by your health insurance plan. Be sure you know where you can go for immediate care before the need arises.

## Dental Care

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Dental insurance is not as easily obtained as medical insurance. There are, however, dental care networks, which offer reduced prices if you are enrolled in the network and use a dentist who is part of the network. The University Dental School also provides dental care at reduced rates. Services are provided by dental students under supervision by dental school faculty. Call 612/624-8400 for patient registration.