

Health Insurance for International Students



Why is health insurance important? In your country, the government might pay for your health care. In the United States, you are responsible for paying your doctors. If you get injured or sick while staying in the U.S. and you do not have health insurance, this can result in medical bills that cost thousands of dollars.

It is very important that you get health insurance for your stay in the U.S.

Health care in the US is provided by private hospitals and clinics. Most US citizens have medical insurance, which is generally provided by the individual's employer and extends to his or her immediate family.

More information about international student health insurance can be found here:

<http://www.internationalstudentinsurance.com/explained/>

Below are some websites where you can get to get affordable health insurance*:

- **Inoue Insurance Agency**
Agent: Mika Inoue Lee (former PELA student)
<https://www.inoueinsuranceagency.com/>
- **HCC Medical Insurance Services**
Starting at \$1 per day
<http://www.hccmis.com/atlas-travel-insurance-quote/>
- **International Student Insurance**
Health insurance for international students, study abroad students, and scholars.
<http://www.internationalstudentinsurance.com/>
- **United Health One**
Health Insurance for International students
<http://www.goldenrule.com/international-medical-insurance/>

*The Portland English Language Academy does not endorse the quality of care or service administered at any of the businesses listed here. Other insurance providers can be found online.

Insurance Vocabulary

You should understand the following words related to insurance. These can help you understand any health insurance policies that you may purchase.

"Premium"

This is the monthly cost of your insurance plan. Keep in mind that the higher the premium, the more medical conditions/situations your insurance will cover. Thus, if you have a higher premium, you may actually pay less in medical bills if you go to the doctor a lot.

"Co-Pay"

Like a deductible, this is the amount of money you must pay before the insurance company begins to pay for your medical expenses. Usually, this is required instead of a deductible or coinsurance, and requires you to pay a set fee for a specific visit.

"Coinsurance"

Coinsurance is a percentage of what the insurance will pay to cover your health care cost after any deductibles or copays have been met.

Example: If you have an insurance policy with 80% coinsurance and a medical bill of \$1,000, the insurance will pay 80% (\$800) and you will pay 20% (\$200). This is assuming there is no deductible that you need to pay.

"Deductible"

The deductible is the amount that you must pay before the insurance company will begin paying any covered expenses.

The deductible affects how much money you will pay to the doctor or hospital, and is typically paid at the time of treatment.

Depending on the plan, the deductible may be paid once per calendar year or once per new condition:

“Office Visit” Deductible

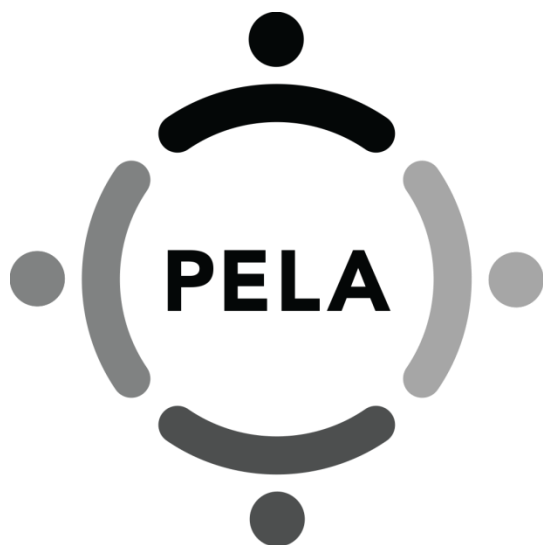
Once-per-condition deductibles are paid each time you visit the doctor, unless it's a follow-up visit for the same condition.

“Once per Year” Deductible

Once-per-calendar-year deductibles are paid once for the entire year and don't need to be paid again until you renew for an additional year.

“Once per Condition” Deductible

Once-per-condition deductibles are paid each time you visit the doctor, unless it's a follow-up visit for the same condition.



Cost of Health Insurance

The monthly cost for health insurance—often called an **“insurance plan”**—can be as low as \$50/month or as high as \$250/month. This monthly cost is called a **“premium.”**

A premium will not be the only cost you pay for insurance. If you visit a doctor or clinic, you will also pay a fee for the visit. The cost for these and other fees are listed on the insurance plan.

The difference in cost is because some insurance will help you with more medical situations or conditions, as well as help pay more for your medical needs. Thus, the higher premium you pay each month, the less you have to pay if you get sick.

Always compare 2 or 3 insurance plans, so you can see what each plan includes.

If you often visit the doctor or hospital back in your home country, you may want to get insurance with a more expensive premium.

What happens if you don't have insurance?

If you become ill or injured while you are staying in the US and you do not have the appropriate insurance, you run the risk of paying colossal medical bills, or even of receiving no health care at all. US hospitals only treat emergency cases without prior payment, and may refuse treatment without evidence of insurance or a deposit. Researchers have found that the average charge for an emergency room visit in the US is approximately \$1,233. For this reason, it is highly recommended that you purchase health insurance before leaving for the United States, or soon after your arrival.