

INTERNATIONAL STUDENT HEALTH INSURANCE

The following is helpful information when considering international student health insurance and medical care

WHAT IS HEALTH INSURANCE?

- Doctors and hospitals might be very expensive in the USA; health insurance helps you pay some of your medical care costs.

WHY GET HEALTH INSURANCE?

- Buying medical insurance now may save on medical costs in the future
- Medical insurance provides your routine care (such as health physicals) and preventative care (such as shots and screenings)

HEALTH CARE TIPS

- Carry your insurance card with you and show it whenever you visit a doctor or hospital
- “In-network” means that the doctor or hospital has agreed with the insurance company to provide medical services at lower prices
 - In-network does not automatically mean that all services will be paid for by insurance
- “Out-of-network” means that the doctor or hospital has not agreed with the insurance company to provide medical services at lower prices and services may be more expensive than “in-network”

WHAT IS THE DIFFERENCE BETWEEN URGENT CARE AND THE EMERGENCY ROOM (ER)?

- Urgent Care is for minor illnesses or injuries, such as:
 - Colds, coughs, sore throat, or flu
 - Fever
 - Minor cuts, sprains, and skin rashes
- The Emergency Room (ER) is for major emergencies, such as:
 - Accidents
 - Major injuries
 - Severe shortness of breath
 - Loss of consciousness
 - Bleeding that does not stop
 - ◇ Seek medical help right away if you have a medical emergency; if you forget your health insurance card you can always provide the insurance information later

DEPENDENT HEALTH CARE (HUSBANDS/WIVES/PARTNERS AND CHILDREN)

- The Primary Member is the main person that holds an insurance policy. If you buy your own health insurance, you are the Primary Member
- Dependents of the Primary Member may be included in the insurance plan. Husbands, wives, and children are dependents if included in the Primary Member’s insurance plan
- Insurance price depends on your age and gender
- Private insurance companies

OPTIONS FOR INDIVIDUALS WITHOUT INSURANCE

- In an emergency, the hospital Emergency Room (ER) must help any person who comes to them
- There are free or low-cost clinics as well
 - Planned Parenthood
 - » Provides women’s health services such as birth control, testing, abortion, STDs, and emergency contraception
 - Federally Qualified Health Centers (FQHC’s)
 - » Provide low-priced services regardless of visa status
 - » Locations

Uptown: Heartland International Health Care
845 W. Wilson Ave.,
Chicago, IL 60640
(773) 506-4283

West Town: Erie Family Health Center
1701 West Superior St.,
Chicago, IL 60622
(312) 666-3494

Lower West: Mercy Diagnostic and Treatment Center
1713 S. Ashland Ave.,
Chicago, IL 60608
(312) 567-7933

Englewood: UIC/Miles Square Health Center
641 W. 63rd St.,
Chicago, IL 60621
(888) 724-0116

South Chicago: Chicago Family Health Center
9119 S. Exchange Ave.,
Chicago, IL 60617
(773) 768-5000

Roseland: Aunt Martha’s Youth Service Center
200 E. 115th St.,
Chicago, IL 60628
(877) 692-8686

South Lawndale: Circle Family Health Care Network
1201 S. Campbell Ave.,
Chicago, IL 60608
(773) 379-1480

- CommunityHealth
 - » CommunityHealth offers medical and dental care, health education, lab tests, medications, and social services
 - » CommunityHealth provides health care at no cost to low-income, uninsured individuals
 - » Locations

West Town
2611 W. Chicago Ave.,
Chicago, IL 60622
(773) 395-9900

Englewood
641 W. 63rd St.,
Chicago, IL 60621
(773) 994-1515

- Some universities and medical schools also provide reduced health and dental care services, such as Rush University, Loyola, UIC, and Midwestern University

CONFUSED?

For general questions contact International Student Services at 773-866-0111, ext. 508 or dso@BIRTraining.edu

Please directly contact the insurance company if you have specific questions about plan details or wish to enroll in an insurance plan

INTERNATIONAL STUDENT HEALTH INSURANCE

Options Chart

	Compass Silver	Compass Gold	ISO Med 1	ISO Med 2
Website	www.isoa.org			
Phone Number	(800) 244-1180			
Annual Maximum	\$400,000	\$600,000	\$1,000,000	\$200,000
Max per Injury/ Sickness	\$150,000	\$250,000	\$250,000	\$100,000
Pre-Existing Conditions	6 month waiting period	6 month waiting period	6 month waiting period	6 month waiting period
Deductible (per injury/sickness)	\$100	\$90	\$90 IN, \$225 OON; \$500 max per year	\$100 IN, \$250 OON; \$750 max per year
Prescription	Responsible up to Deductible	Responsible up to Deductible	80% UCR, up to \$1,000 per coverage year	80% UCR, up to \$500 per coverage year
Maternity	\$5,000 normal delivery; \$7,500 C-section delivery	\$7,500 normal delivery; \$10,000 C-section delivery	Covered to benefit limits	Covered to benefit limits
Ambulance	\$400 max	\$400 max	Covered	Covered
Emergency Room Copay	\$300	\$300	\$300	\$300
Medical Evacuation	\$60,000	\$120,000	\$100,000	\$50,000
Monthly Cost by Age and Dependent Status	12-24: \$31 25-29: \$48 30-65: \$95 Dependent: \$198	12-24: \$41 25-29: \$59 30-65: \$115 Dependent: \$308	12-24: \$45 25-29: \$119 30-65: \$192 Dependent: \$395	12-24: \$39 25-29: \$91 30-65: \$155 Dependent: \$310

IN = In Network; OON = Out of Network
UCR = Usual, Customary & Reasonable

DISCLAIMER: The insurance options listed are not the only options available to international students; students might be able to obtain coverage through other insurance companies or the Health Insurance Marketplace (www.healthcare.gov).

The selected plans have been reviewed by BIR staff members and meet the minimum "Annual Maximum" insurance coverage, \$200,000, as recommended by the Association of International Educators (NAFSA).

To apply for any of the above plans visit www.isoa.org, select the desired plan, and click "Buy," or call (800) 244-1180.