

# 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
    - » Sample 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 Clinics
  - » Offer medical and dental care, health education, lab tests, medications, and social services
  - » Provide 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 such as Rush University, Loyola, UIC, and Midwestern University provide reduced health and dental care services

## CONFUSED?

For general questions contact International Student Services at 773-866-0111, ext. 508 or [dso@BIRTraining.edu](mailto: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](http://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](http://www.isoa.org), select the desired plan, and click "Buy," or call (800) 244-1180.