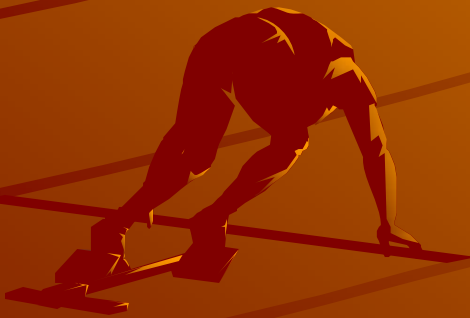


# Health Insurance Information



# What is Health Insurance?

- ✦ In the U.S., health care is very expensive.
- ✦ Simple doctor's visit may cost around 200 dollars
- ✦ Someone who has health insurance may need to only pay 40 dollars. The rest of the 160 dollars will be paid by the health insurance company.

# How do I have Insurance?

- ✦ Each year you buy health insurance through MSU for the whole year
- ✦ Students coming in the spring semester buy it for spring and summer and the insurance is good until mid-August
- ✦ Even you are a healthy person, you must buy the health insurance
- ✦ It is compulsory for all International Students attending MSU, Mankato
- ✦ You buy it from the Cashiers at MSU
- ✦ Part of your insurance money maybe refunded in certain cases: such as transferring to a non-MnSCU college, or returning home after graduation.

# What happens when I refuse to buy insurance?

- ✦ A 'hold' will be placed on your students account that prevents you from registering for classes
- ✦ In the meantime, if you are in an accident or come down with a serious illness, you will be responsible for paying the whole amount no matter how much it is
- ✦ If you fail to pay for health insurance each fall, the Register's Office will cancel your pre registered classes

# What is the insurance ID card?

- ◆ Insurance ID card is the proof of your insurance
- ◆ Hospitals and clinics will make a copy of it during your visit
- ◆ You are given the temporary ID card
- ◆ Wait one month to receive the permanent ID card
- ◆ We recommend you create an on-line account with the health insurance company by following the brochure we gave you

# Can I buy insurance from somewhere else?

✦ NO

✦ There are some exceptions such as students getting married and switching to that of spouse's insurance or are attending MSU under full Government Scholarship. If you feel you may be eligible for an exception, you can make an appointment with staff at International Center to discuss your eligibility.

# Where do I go when I am sick?

- ✦ Student Health Services (SHS) is your primary clinic
- ✦ You will have the best insurance coverage and pay the least amount if you go to this clinic first unless it is an emergency
- ✦ The clinic is located in the lower level of Carkoski Commons
- ✦ The insurance covers most illnesses and all injuries when you are treated at SHS
- ✦ Please see the attached brochure to get more information on SHS on campus



# What if it is an emergency?

- ✦ In case of emergency, you may go to the hospital or call an ambulance by dialing 911
- ✦ Please use your judgment in identifying a serious emergency



# What to do when SHS on campus is closed?

The clinic on campus (SHS) is closed after 4:30 pm everyday and during breaks

- ✦ When SHS is closed, you may go to Urgent Care at the Mankato Clinic or Now Care near the River Hills Mall for a non-emergency
- ✦ You will pay \$50 plus 20% of the bill if you need to go to another clinic other than SHS.
- ✦ If your bill is more than 2500 dollars, the coverage is 100%, which means the insurance company will pay for everything.

# What to do when you go to SHS?

- ✦ For all visits to the SHS, it is preferred that you call and make an appointment to see a doctor or nurse practitioner.
- ✦ When you come for your appointment, please check in with the receptionist and let them know you are there.

# TB Screening

- ✦ Go to SHS on Tuesday, January 15 for TB screening
- ✦ Fill out the History Sheet and bring it with you to SHS on Tuesday
- ✦ You will need to come back to Health Services on Thursday to have the results of the screening checked

# Where to find information?

- ◆ You can visit <http://www.mnsu.edu/iso/currentstudents/insurance.html>
- ◆ You can come to IC for basic questions
- ◆ For specific coverage, you can contact Kathy Grant at SHS. She is an insurance advocate and her phone number is 389-6276 ext. 244
- ◆ Keep all your health related information in one place and you can start with the papers we gave you today