International Student Health Insurance

Presentation Agenda

- What is Health Insurance?
- How are you enrolled?
- Using your Health Insurance
- Contact Information
What is Health Insurance?

- Health insurance assists an individual pay for the cost of medical care provided by a doctor, hospital or other medical facility.
- Without having health insurance while you are in the U.S., you could be at risk of paying large amounts of money for the health care that you need.
- As a Binghamton University student, you will receive your health insurance through UnitedHealthCare StudentResources (UHCSR).

Who must have Health Insurance?

- All international students and scholars in F-1 or J-1 status.
- Dependents with F-2 or J-2 Visas must be enrolled within 31 days of arrival in U.S. Contact ISSS to initiate the process.
- People with other types of visa’s may enroll as well.
What does your Health Insurance pay for?

- Non-urgent medical care received off campus including but not limited to doctor visits, x-ray, laboratory, mental health, ambulance and women's health services.
- Emergency medical care off campus.
- Prescription medication ordered by your physician.
- Medical care on campus does not require health insurance except in a few circumstances such as your required TB testing.

Services not paid for by your Insurance

- Eye Exams, glasses and contact lenses for vision.
- Dental Care unless caused by injury.
- Services covered by Automobile no-fault insurance due to a car accident.
- Any service defined as an exclusion or limitation in the UHCSR coverage policy. These exclusions and limitations can be found at www.uhcsr.com.
How are you enrolled in your Health Insurance?

- The ISSS Office enrolls you in your health insurance.
- Once enrolled UHCSR will send an email to your Binghamton email address. The email that you will receive is sent from notifications@uhcsr.com. Always check your junk mail folder if you cannot find the email.
- The email will instruct you to set-up your account and print your Health Insurance ID Card.
- You will need your Health Insurance ID card when you visit a doctor, hospital or pharmacy.

Where do you receive medical care: On-campus

- On Campus: Visit the Decker Student Health Services Center:
  - No cash needed
  - Professional medical staff
  - Your medical information is confidential
  - Services are paid through your Health Services fee
  - For more information go to: http://www.binghamton.edu/health/
Where do you receive medical care: Off Campus

- If Decker Student Health Services is not able to treat your illness, they will provide you with names of doctors in the Binghamton area.

- You will need to choose a doctor who is "participating" with UHCSR (noted on their website).

- If you are traveling outside of Binghamton, you can find a list of doctors or facilities near you at www.uhcsr.com or call UHCSR customer services at 1-888-714-6544.

- You will be charged once every academic year for your first service off campus. This is known as your "deductible".

- UHCSR can be used outside of the U.S. If you are outside of the U.S. and need medical care, call UHCSR for assistance. The phone number is listed on your health insurance card.

What if Decker Student Health Services is Closed?

- Walk-in Medical Centers are available for non-urgent care throughout the Greater Binghamton area.

- Decker Student Health Services lists after hour care in the Binghamton area at: www.binghamton.edu/health/appointments/urgent-care.html

- UHCSR's Healthiest You (physical care) and BetterHelp (mental health care) programs offer 24 hour, 7 days a week medical care by telephone.
What to do in a Medical Emergency

- A medical emergency is a life threatening event or severe/acute pain.
- On campus - call 911 from a campus land line phone or 607-777-2222 from a cell phone. Both connect you to University Police.
- Off campus call 911. This will connect you to Broome County Emergency Dispatch.
- Outside of Binghamton: Call 911. The local emergency dispatch for the city you are in will respond to your call.

What are Emergency Rooms For?

- Hospital Emergency Rooms are for medical emergencies only.
- Do not go to a hospital emergency room if you do not have an emergency medical condition.
- You could wait 2-4 hours to receive care.
- Cost of Emergency Room care is very expensive.
How Medical Bills get Paid

- Your participating doctor will bill the insurance company for you.
- The insurance company then pays the doctor.
- You will then receive a bill from your doctor if you owe them money.
- If the bill is more than $50, see ISSS!!
- Some services require you to contact the insurance company to have your bill paid. The most common example is when a student receives the HPV vaccine.
- If you have to contact the insurance company to get a bill paid, come to the ISSS Office for help.

Can Medicaid Replace the International Insurance

- Medicaid is a New York State funded insurance plan designed to assist low income families with medical bills. Medicaid can only be used in New York state.
- Medicaid is considered a government benefit.
- If you or your family members receive government benefits while in the United States as an F-1 or J-1 student, it may negatively impact your current or future immigration status.
- ISSS advises that international students and their dependents should not enroll in Medicaid.
- ISSS will not grant a waiver of the international student insurance fee or coverage if you choose to sign up for Medicaid.
Conclusion

• Health Insurance is complex and many rules apply.
• Use the United HealthCare website at www.uhcsr.com to access your personal information (claim status, certificate number etc.)
• Contact ISSS with any questions or concerns. We are here to support and help you. You are not alone!!

Contact Information

Terry Creeden, International Health Insurance Coordinator
Lorraine Medionte, International Health Insurance Advisor

Advising Walk-in Hours
Monday & Tuesday: 10:00am-11:45am
Wednesday & Thursday: 1:30pm-3:30pm

Email: intl.insure@Binghamton.edu
Phone: 607-777-2510

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