



## International Student Insurance

### What is insurance?

Insurance is a promise of compensation for specific potential future losses in exchange for a payment. Insurance is designed to protect the financial well-being of an individual, company or other entity in the case of unexpected loss. Agreeing to the terms of an insurance policy creates a contract between the insured and the insurer. In exchange for payments from the insured (called premiums), the insurer agrees to pay the policy holder a sum of money upon the occurrence of a specific event. In most cases, the policy holder pays part of the loss (called the deductible), and the insurer pays the rest.

### Why You Need Health Insurance?

The United States does not have socialized medical care. If you have no health insurance coverage, you have to pay for health care out of your own finances at the time of service. This can run into many thousands of dollars for serious illnesses. You buy health insurance for the same reason you buy other kinds of insurance: to protect yourself financially. With health insurance, you protect yourself and your family in case you need medical care that could be very expensive.

You cannot predict what your medical bills will be. In a good year, your costs may be low. But if you become ill, your bills could be very high. If you have health insurance, many of your costs are covered by a third-party payer, not by you. A third-party payer typically is an insurance company.

### What happens if you need health care?

- Step1: Go to UND Student Health in McCannel Hall if they are open. By going first to Student Health, the deductible is waived. You save \$50.
- If Student Health is not open, and it is not an emergency, wait to go to Student Health.
  - If you cannot wait until Student Health is open, go to Urgent Care at Altru.  
(If Urgent Care is not open, then the Emergency Room.)
- Step2: If further care is needed, you will be referred to Altru or other health care specialists.  
If it is not an emergency, verify with the insurance company, starting with your brochure, that the service is covered.

**Always bring your health insurance card with you!!**

### Billing Process for health care

- At the health care provider, show your insurance information/card.
- Most health care providers will submit a claim on your behalf to the insurance company.
- The insurance company will review the claim and within 2-4 weeks you will receive an explanation of coverage and the amount that you are responsible for, the amount you need to pay.
- UND Student Health will submit your bill directly to your student account prior to the claim being processed through the insurance company.
- Altru, and other health care providers, will notify you of the charges, but payment is not due until after the claim has been processed with the insurance company.

### Insurance Enrollment Process

- UND international students are automatically billed for the student health insurance premium, \$894.00.
- Graduate students must accept the health insurance from the Graduate School. The difference in the premium costs is the graduate student's responsibility.
- **If you do not believe that you have been properly charged for the insurance, notify the OIP**, not the Business Office.
- The information for your student health insurance is not processed until payment of the premium is made in full.
- When the premium is paid in full, it will take 1-4 weeks for the Insurance Card to arrive. You will receive an email notification that your insurance card has arrived and you will pickup the insurance card at the International Centre.
- If you have paid the premium and have not been notified about your insurance card, check with an International Student Advisor.

## **Dependents**

- The enrollment of dependents must be done by within 30 days of the start date of the insurance year.
- The enrollment of dependents is done directly with the insurance company, Student Assurance Services. See the form in the insurance brochure.
- Payment of the insurance premium for dependents must accompany the enrollment form.
- All insurance coverages are the same for dependents, however, the deductible is not waived at Student Health Services since dependents are not UND students.

## **Health Insurance Terms**

### ***Coinsurance***

The amount you are required to pay for medical care in a fee-for-service plan after you have met your deductible. The coinsurance rate is usually expressed as a percentage. For example, if the health insurance company pays 90 percent of the claim, you pay 10 percent.

### ***Co-payment***

Another way of sharing medical costs. You pay a flat fee every time you receive a medical service (for example, \$5 for every visit to the doctor). The health insurance company pays the rest.

### ***Covered Expenses***

Most health insurance plans do not pay for all services. Some may not pay for prescription drugs. Others may not pay for mental health care. Covered services are those medical procedures the insurer agrees to pay for. They are listed in the health insurance policy.

### ***Deductible***

The amount of money you must pay each year to cover your medical care expenses before your health insurance policy starts paying.

### ***Elective procedures***

Surgery or medical treatment which is determined as "not necessitated by a pathological change occurring after your effective date of coverage."

### ***Exclusions***

Specific conditions or circumstances for which the policy will not provide benefits.

### ***Injury***

Accidental bodily injury or injuries directly caused by specific accidental contact with another body or object while your coverage is in force.

### ***Maximum Out-of-Pocket Expenses***

The most money you will be required pay a year for deductibles and coinsurance. It is a stated dollar amount set by the health insurance company, in addition to regular premiums.

### ***Pre-existing Condition***

A health problem that existed before the date your health insurance became effective.

### ***Premium***

The amount you pay in exchange for health insurance coverage.

### ***Primary Care Doctor***

Usually your first contact for health care. This is often a family physician. A primary care doctor monitors your health and diagnoses and treats minor health problems, and refers you to specialists if another level of care is needed. In many health insurance plans, care by specialists is only paid for if you are referred by your primary care doctor.

### ***Provider***

Any person (doctor, nurse, dentist) or institution (hospital or clinic) that provides medical care.

### ***Usual & Customary Fee (U&C)***

Most health insurance plans will pay only what they call a reasonable and customary fee for a particular service. If your doctor charges \$1,000 for a hernia repair while most doctors in your area charge only \$600, you will be billed for the \$400 difference. This is in addition to the deductible and coinsurance you would be expected to pay. To avoid this additional cost, ask your doctor to accept your health insurance company's payment as full payment. Or shop around to find a doctor who will. Otherwise you will have to pay the rest yourself.

### ***Urgent Care vs. Emergency Room***

Many large medical centers have Urgent Care facilities for times when the clinic is not open. The situation may not be an emergency, but you need to see a doctor because it can't wait until the clinic is open. The Urgent Care Center at Altru is located across the hall and directly west of the emergency department on the main level of Altru Hospital.