

International Health Link

Welcome to MSU!

MSU Student Health Services at Olin Health Center (SHS), the **Office of International Students and Scholars (OISS)**, and the **MSU Benefits Office** realize it can be difficult navigating the United States health system for the first time.

Included are frequently asked questions (FAQ's) about the necessity of insurance, vocabulary lists to define commonly used medical terms, and resource phone numbers for MSU parents students.

Please feel free to let us know if you have any questions. Write to us:

olin@msu.edu or

oiss@msu.edu or

studentinsurance@msu.edu

Why Health Insurance? How does it work?

Why do you need a health insurance plan?

For students who come from a country where health care is free, sponsored by the government, or totally covered by the patient, American's health insurance concept can be very complicated.

The reason the university requires all international students to purchase a health insurance plan at the beginning of their studies is because the university does not want to see the student have problems paying medical bills if an illness or injury occurs during the academic year. For example, a bike accident,

not an uncommon event, could cost a student as much as \$2,000. A regularly scheduled doctor's office visit can range in price from \$50 to \$250.

If you are married and desire to have a baby, the cost for a normal delivery is about \$5,000. Without a health insurance plan, most international students, as well as many U.S. students, would have a difficult time figuring out how to pay the bill.

How do you determine which health insurance plan to purchase?

International students do not have to go through the process of shopping for the

right health insurance plan, because MSU has negotiated a 'group plan' for all incoming international students. All the international student has to do is pay the amount listed with the registration fees and the health insurance plan automatically becomes effective. The MSU health insurance plan is affordable and provides good coverage for the international student. Students who have health insurance policies arranged through their sponsor or government must make sure the amount of coverage provided meets the requirements of MSU, and

(Continued on page 2)

Definitions of Insurance Terms

"To treat" – To give medical care.

"To choose a health care provider" – To find a doctor, physician assistant or nurse practitioner who can treat you. (Also known as a medical provider.)

"An on-going patient-provider relationship" –

A lasting relationship between a patient and a medical provider.

"Health Insurance Company" – A business that sells health insurance.

"To be insured" – To be

covered by an insurance plan.

"Health insurance plan" – A grouping of health insurance benefits designed specifically for a particular group of people (i.e., students).

(Continued on page 2)



Why Insurance?, continued

(Continued from page 1)

that it has a U.S. address to bill claims to. If you choose to purchase a health insurance plan from another company, be sure to show that company the Michigan State University health insurance plan requirements before you make a purchase, to ensure you may get a policy which is comprehensive enough to serve your medical needs.

Why do you need to get your own insurance card?

After you purchase your health insurance plan, you will receive a health insurance identification card from the insurance company. Students with the MSU Aetna student can print out a temporary ID card from Aetna to use until the permanent card arrives. To print the card, go to:

<https://aetnastudenthealth.com/msu2>

Your insurance identification card should contain your name, your health insurance policy and identification numbers, your pre-certification requirements, your prescription co-payments, information on where to submit your claims and the telephone number for claims and eligibility and coverage information.

Be sure to keep this card with you at all times. Should some illness or injury occur and you need medical treatment, the health insurance card serves as the proof of insurance to ensure that you have access to medical attention.

"If you are not familiar with your health insurance plan, ask someone to explain your policy to you."

What if I am married, what should my spouse do?

The MSU health insurance plan only pays for one person. If you have

a spouse (wife or husband) or dependents (children), you will need to purchase health insurance for them also. If they become ill or injured, they will need a health insurance plan to ensure that they are able to get the necessary medical treatment.

What about the bill?

While the first three office visits to Olin Health Center are prepaid (no additional cost), there are fees for some services, such as laboratory tests, prescriptions, X-rays, physical therapy, and so on. Make sure that you tell the registration staff about your health insurance plan so the bill will be processed correctly. If you receive a service not included in the international student health plan, you may have to pay for it yourself.

One last thing to remember:

If you are not familiar with the function of your health insurance plan, ask someone to explain your policy to you. Although health insurance policies can be difficult to comprehend, it is essential that you understand how to get the most benefit from your health insurance plan.

Medical & Insurance, continued

Benefits – The health services that are covered or paid for by the insurance company.

Exclusions – The health services that are not covered by the insurance company.

"To cover" – To pay for.

"Insurance coverage" – The money the insurance company pays to the provider of medical treatment.

"Certificate of Coverage" – A document that outlines and describes the benefits (what is allowed or paid for) of the insurance plan. Similar documents are called "brochure" or "policy".

Co-payment – A fixed amount you pay for a health care service. (Co-pay is each time the service is received.)

Deductible – The amount you must pay for health care services at the start of the plan year before the insurance company will pay for any expenses.

Dependent – A person relying on you for their health and well-being (spouse, children).

Medical necessity – A service or supply that is necessary and appropriate for the diagnosis or treatment of a sickness or injury.

Inpatient – Medical care that requires being in a hospital overnight.

Outpatient – Medical care that does not require being in a hospital.

"To be liable for" – To be responsible for.

(Continued on page 4)

Health Care Definitions: Clinics, Services and People

Appointment—An arrangement to meet someone (Medical Provider) at a particular time and place.

Family Practice – Family practice doctors are specially trained to provide comprehensive medical services for individuals on a continuing basis. The family practice doctor, also called a family practitioner, often cares for all members of a family.

Health Care System – Refers to the system (i.e., hospitals, clinics, doctor's offices) through which health care is delivered.

Health Education – A service at Olin Health Center for students can get information about health issues such as nutrition, sexual health, and physical fitness.

Health Educator – An individual who provides health advice related to self-care and health concerns.

Health Service – Refers to a specific place within the Health Care System (i.e., Olin Health Center is a Health Service site).

Internal Medicine – A specialist (doctor) in the diagnosis and treatment of diseases in adults, particularly those related to the internal organs. The internal medicine doctor is called an internist.

Laboratory – A service area where



specimens (i.e., blood, urine, etc.) are collected for conducting tests.

Mid-Level Provider—A medical provider with more training and skills than a registered nurse, but not as much training as a doctor. Nurse Practitioners and Physician Assistants are both mid-level providers.

Nurse Practitioner – A nurse trained and certified to provide health services (such as preventive care, physical examinations, monitoring of chronic conditions or illnesses, and health counseling) under the supervision of a physician.

Nutritionist – An individual who provides advice on eating habits and how nutrition impacts health. (Also known as a Dietician.)

Ombudsman – An individual who investigates complaints (as from a student), reports findings, and helps to achieve a resolution to the problem.

“On-campus student” – A student who lives on the territory of the university campus.

“On-campus student health service” – A health service located on the territory of the university campus.

“Off-campus student” – A student who does not live on the territory of the university campus.

Optometrist – A specialist trained to examine the eyes and to recommend, supply, and adjust glasses or contact lenses. (Not available on campus.)

Orthopedics – A specialty medical area concerned with treating or cor-

recting problems affecting bones, joints, muscles, tendons and ligaments. An orthopedics physician is called an orthopedist.

Patient – A person receiving care.

Patient Account Representative – An individual at Olin Health Center who is knowledgeable about health insurance plans and policies and is available to assist students who have questions about their insurance coverage or their medical bill.

Pharmacy – A place where medicine is purchased. Prescription medicine can be pur-



chased only when it is prescribed (ordered) by a physician. Over-the-counter medicine refers to medicine available without a doctor's order.

Physical Therapy – Treatment of disorders or injuries with methods such as exercise, massage, heat or cold, etc. Physical Therapy, also called PT, can help prevent joint stiffness or pain or restore strength to muscles.

Physician – A doctor. A person who has received extensive training and is licensed to practice medicine. A physician may be a doctor of medicine (MD) or a doctor of osteopathy (DO).

Physician's Assistant – An individual trained and certified to provide health services (such as preventive care, physical examinations, monitor-

(Continued on page 4)

Important Contact Information

OISS Office of International Students & Scholars

517.353.1720—103 International Center—oiss@msu.edu—<http://oiss.msu.edu>

Student Health Services at Olin Health Center & McDonel, Brody, E. Hubbard, and Holden Halls

517.884.6546—463 E Circle Drive—olin@msu.edu—<http://olin.msu.edu>

MSU Student Insurance Plan (Aetna Student Insurance)

1(800)859-8452—<https://aetnastudenthealth.com/msu2>

MSU Benefits Office

517.353.4434 or 1(800)353.4434—140 Nisbet Building—studentinsurance@hr.msu.edu—<http://hr.msu.edu/benefits/studenthealth/>

(Continued from page 2)

“Free of charge” – The patient does not have to pay.

Reimburse – To give back the money spent on either medicine or for medical services.

“A bill” – A statement of money owed for a service received.

“To bill” – To send a bill with a request for payment.

“To have a billing question” – To have a question about the money you must pay for a service provided to you.

“Invoice” – A bill.

“Prescription plan” – An insurance plan that pays for prescribed medicine.

“Nominal fee” – A small fee.

“To be eligible for” – To be qualified for, have the right to, be entitled to have.

“To cancel” – To annul or make invalid.

“To have access to” – To be able to approach or use.

“To release medical information” – To give information concerning health.

(Continued from page 3)

ing of chronic conditions or illnesses, and health counseling) under the supervision of a physician.

Primary Care Clinic – A clinic where the patient makes an appointment for a specific time to meet with a specific doctor. The Primary Care Clinic at Olin Health Center is staffed by nurses, nurse practitioner’s, physician’s assistants, family practice and internal medicine doctors.



Where to go for medical care:

MSU Student Health Services can provide care for most illness and injuries. Students should call ahead of time to schedule an appointment to be seen at one of our five campus locations. In the US, most doctors offices and medical centers require appointment times for patients. Appointments at SHS are made by calling **517.353.4660**.

Urgent Care facilities are available on weekends and evenings when SHS is not open, and the illness or injury cannot wait until the next day. Appointments are not needed for Urgent Care Clinics, located off-campus.

Hospitals are only for very severe illness or injuries. Hospitals have an emergency department that is used when someone will suffer significant harm or die unless prompt medical care is received. **In an emergency, call 9-1-1.**

The Olin Phone Information Nurse is available to students who are not sure which place to go, and she can help determine what is needed. The Phone Nurse is available 24 hours every day at **517.353.5557**.