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WHAT TO DO WHEN YOU GET SICK FOR F-1 AND J-1 STUDENTS

I. EXPLANATION

At some point during your stay in the US, you will probably need some type of health care. Even with insurance, you must expect to pay some of the cost of treatment. The most accessible and inexpensive health care for students can be found on main campus at UNM Student Health and Counseling (SHAC). **Enrolled students are encouraged to use SHAC for all primary (non-emergency) health care services.** SHAC is located across from the Student Union Building (SUB). Services include both primary care and specialist visits, physical therapy, pharmacy, and counseling services. **SHAC does not provide dental or vision care** nor does it provide care to non-students. For a complete list of health services, hours and contact info see <https://shac.unm.edu/>. If SHAC is unable to treat your condition, they will assist you with referrals to other health facilities, which can provide the care you need. You can also find info about low cost care on the ISSS website at <https://iss.unm.edu/students/health-care-and-insurance/health-resources.html>

PREFERRED AND IN-NETWORK PROVIDERS

Most insurance plans have “preferred” or “in-network” providers, which include doctors, hospitals and other health facilities, contracted to provide services at a lower rate to those who are enrolled in their insurance plan. If you get treatment from a provider who is “out-of-network” (even if the doctor is at a hospital that is in your network), you will be charged more for treatment. It is your responsibility to check with your insurance company to find out if the health facility and provider are in your network and what the charges could be.

If you think your illness may require immediate attention and SHAC is closed, you can:

1. Contact the doctor on call at SHAC by calling 505-277-3136 to ask if you need immediate care.
2. Contact a local doctor's office or clinic that is “in-network” for your insurance plan.
3. If you have a non-life-threatening medical issue that requires immediate care and SHAC or your doctor cannot see you, contact an Urgent Care center that is “in-network” with your insurance company.
4. If you have a severe or life-threatening illness, go to an “in-network” hospital emergency room.
5. Take your medical insurance information with you (including an insurance card if you have one).
6. Take a picture I.D. with you.
7. Take someone you know that can help you and speaks your language and English (if possible)

If you are ill and SHAC is closed, you may try the following facilities near UNM:

IF YOU HAVE A UNM ASSISTANTSHIP:

Urgent care near UNM:

UNM Adult Urgent Care Clinic

UNM Hospital 1st floor

2211 Lomas Blvd NE

(505) 272-9646

Emergency rooms near UNM:

UNM Hospital

2211 Lomas Blvd NE

(505) 272-2111

IF YOU HAVE ISI INSURANCE:

Urgent care near UNM:

Concentra Urgent Care

3101 Menaul Blvd NE, Suite B

(866) 944 6046

Emergency rooms near UNM:

Presbyterian Hospital

1100 Central Ave SE

(505) 841-1234

II. UNDERSTANDING YOUR HEALTH INSURANCE POLICY

Familiarize yourself NOW with your insurance company's policy on emergencies and hospital treatment. Many insurance companies require you to check with them before going to the hospital emergency room. It is important to know exactly what your health insurance plan covers before you need medical treatment. Sometimes it might be hard to understand the terminology, which describes your benefits and specific health conditions that are not included in the plan. This short glossary below should help you better comprehend some of the vocabulary in your health insurance policy.

III. BASIC INSURANCE TERMINOLOGY

- ***Accidental Death and Dismemberment Benefit*** – The amount of money the insurance company will pay your family if you die, or the amount insurance will pay you should you lose bodily parts in an accident.
- ***Congenital Defects*** – Medical problems you are born with.
- ***Co-payment or Co-insurance***– The percentage of costs for services, which you must pay (e.g., if the company pays 80%, your "co-payment" or "co-insurance" is 20%).
- ***Deductible*** – The amount you must pay for treatment of an injury or illness before the insurance will begin to pay for you.
- ***Exclusions*** – Illnesses or services the insurance company will not pay for.
- ***Inpatient Care*** – Services provided while staying for a period in a hospital.
- ***Limitations*** – Limits on the amount the company will pay or the services they will pay for.
- ***Medical Evacuation Benefits (Medevac)*** – The amount paid if you must be transported long distance for health care.
- ***Medical Expense Benefit*** – Services and amounts the company will pay for your medical coverage. (Also called your "payment limit" or "out-of-pocket maximum")
- ***Outpatient Care*** – Medical services provided while you are not staying in a hospital (e.g., at a doctor's office).
- ***Pre-existing Conditions*** – Illnesses or injuries you had before your policy began.
- ***Premium*** – Monthly or yearly fee, which you pay to the insurance company for medical coverage.
- ***Primary Care Physician (PCP)*** – A doctor selected by you to be contacted first for any medical problem. The doctor acts as your regular physician and coordinates any other care that you need, such as a visit to a specialist or hospitalization.
- ***Preferred Provider Organization (PPO)*** – A group or network of doctors and hospitals (medical *providers*) who discount health services to those who have your insurance.
- ***Provider*** – A licensed health care facility, program, agency, doctor or health professional that delivers health care services.
- ***Reasonable & Customary*** – Charges deemed "normal" for specific medical services in an area. If your hospital or doctor charges more, the insurance company may not pay for it.
- ***Referral*** – A written recommendation by a physician for you to receive care from a specialty physician or facility.
- ***Repatriation Benefit*** – The amount the company will pay to transport your body back to your home country if you die.
- ***Right of Subrogation*** – The insurance company has the right to sue others for your injuries even if you do not agree.