



Student Health Services

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Dear Ohio State Student:

The Ohio State University has made changes in the health insurance requirement for all students. Beginning Autumn 2003, international students are now required to purchase the university-sponsored Comprehensive Student Health Insurance Plan (SHIP). We are sending you this letter to review these changes and why we feel that the new policy is crucial to the health, wellness and success of our international students.

We have always strongly encouraged Ohio State students to have good health insurance. International students have been required to carry health insurance for over 30 years, and the same requirement was extended to domestic students in 2002.

It has been our experience that international students who purchased health insurance coverage through other carriers often found themselves under-insured when they needed that assistance the most. Health care in the United States is very expensive and we have seen how devastating the lack of insurance can be. With a single doctor's office visit costing \$50 to \$150 and emergency department visits running in the hundreds of dollars, it does not take long before an illness or injury causes serious financial hardships for an uninsured person.

Beyond emergency care, referral to community medical providers for more severe and acute problems has become increasingly difficult without adequate health insurance. Underinsured students are less likely to get preventive care, and more likely to miss classes due to untreated illness and to spread contagion to others. The results can include the need to drop out of school and great difficulty in obtaining necessary medical care. We certainly do not want an ill student to hesitate to seek needed medical care because of a lack of health insurance.

Students who are covered under government sponsors, certain international organizations, or as dependents of US-based employees, may qualify for an Exemption from Coverage to have the SHIP waived. Students who meet one of these three criteria should complete an "International Student Health Insurance Waiver" form by the deadlines which are September 1, 2003 for law students and October 8, 2003 for all others.

If, like most students, you have already confirmed your enrollment in SHIP, there's nothing more you need to do. For more information or to request an Exemption from Coverage, please visit the Student Health Insurance Program website at <http://www.shc.ohio-state.edu/shi/> or call 614-688-7979 between 8 a.m. and 4:30 p.m. weekdays. Thank you, and best wishes for the coming academic year.

Sincerely,

Eric K. Busch
Assistant Vice President for
Student Affairs

John Greisberger
Director
Office of International Education