

2025-2026 International Student Orientation

U.S. Health Care System

**Presented by Student Life - Student Health
Insurance Office**



THE OHIO STATE UNIVERSITY

OFFICE OF STUDENT LIFE



Agenda

Overview of U.S. HealthCare Systems

- Health Insurance – Why we have it and how it works
- Health Care – Where to go for care



Overview of U.S. HealthCare Systems

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Health Insurance – Why we have it

- Universal health coverage is not available in the U.S.
- Individuals are responsible for payment of their Health Care
- Most people purchase Health Insurance to help offset costs and provide financial protection



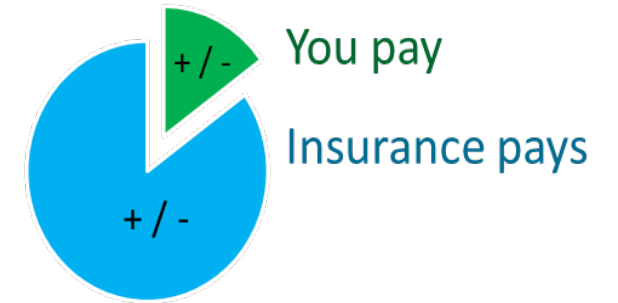


Overview of U.S. HealthCare Systems

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Health Insurance – How it works

- Individuals purchase an insurance policy which helps pay for your medical care. The price you pay to enroll in the policy is called a “premium”. This is the **cost to have** insurance coverage.
- After you receive services, the **policy will reimburse your provider** (doctor, hospital, etc.) for **some but not all** of the cost of the services.
- You still may be required to **pay for a portion of the care** in the form of deductible, co-pay or co-insurance amounts. This is the **cost to use** your insurance coverage.





- Not all services may be covered by your policy. For coverage details, look inside your policy.
- Your policy indicates what **services are covered**, **what services are excluded**, and what **your financial responsibility** (deductible, co-pay, co-insurance) will be for the service.
- Even if a service is covered, you may still be required to pay part of the cost.

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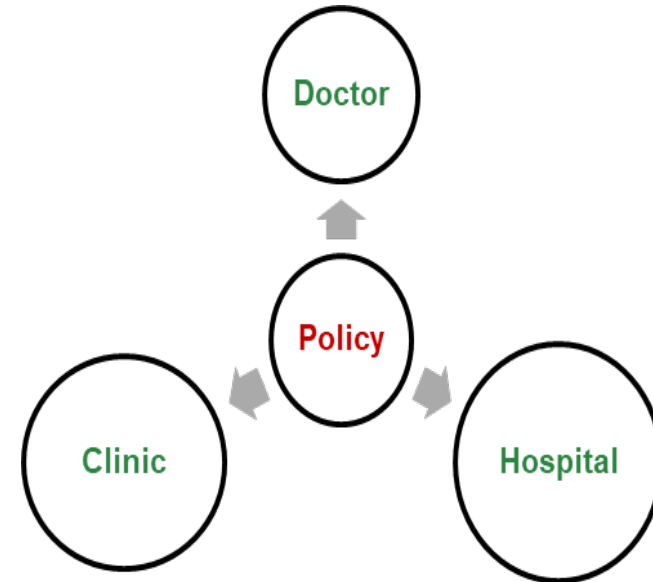


Overview of U.S. HealthCare Systems

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Health Insurance – How it works

- Most insurance policies use **Provider Networks** to help lower out of pocket costs for their members.
- Provider networks establish contracts with doctors, clinics and hospitals to provide care at an agreed upon and often lower cost.
- Finding and **using a network provider will help keep your out- of-pocket expenses lower.**





Overview of U.S. HealthCare Systems

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Health Insurance – Important Terms*

- **Premium** – it's what you pay to be covered by health insurance. This is also known as the SHI Fee.
- **Deductible** – In a policy year, you pay the full cost of some benefits until you meet this specified dollar amount. Then – and only then – will the insurance policy pay its share.
- **Coinsurance** – Your portion of the bill. It's a percentage you pay for the cost of a covered service.
- **Copay** – Your per visit utilization fee. A flat fee you pay each time you use a service. Most often associated with an office visit.
- **Out-of-Pocket Maximum** – Your financial burden ceiling. The most you will have to pay for services each policy year.
- **Provider Network** – A contract between the insurance policy and doctors, clinics and hospitals to provide care at an agreed upon and often lower cost.

* [shi.osu.edu > Resources > Health Insurance Literacy Tools > Terminology Translator](https://shi.osu.edu/resources/health-insurance-literacy-tools/terminology-translator)



Overview of U.S. HealthCare Systems

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Quiz Question

True or False: If you have health insurance in the U.S., you pay nothing to get care.

FALSE. You may owe deductible, copay or coinsurance amounts.



HealthCare - Where To Go For Care

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PRIMARY CARE

Symptoms: **Low Urgency**

- Preventive care, annual health screenings and immunizations
- Cold, flu, sore throat
- Ear, sinus, respiratory, bladder infection
- Bug bites, poison ivy, minor burns
- Lab tests (pregnancy, strep, flu)
- Management of chronic health conditions

Scheduling:

- Appointment required
- Same-day appointment or Walk In – varies by provider
- Advice Nurse
- Telemedicine



HealthCare - Where To Go For Care

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PRIMARY CARE LOCATIONS

On Campus (Tier 1)

- **Student Health Services**
 - 1875 Millikin Rd | 614-292-4321
- **Counseling and Consultation Service**
 - 1640 Neil Ave | 614-292-5766

Near Campus (Tier 2)

- **Ohio State Family Medicine at Thomas Rardin**
 - 2231 N High St | 614-293-2700
- **Ohio State Center for Integrative Medicine**
 - 2000 Kenny Rd | 614-293-9777



HealthCare - Where To Go For Care

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AFTERHOURS CARE

Symptoms: **Medium Urgency**

- Non-life-threatening cuts or burns
- Minor sprains or strains
- Sutures (stiches)

Scheduling:

- No appointment required
- Walk In

Near Campus (Tier 2)

- **Ohio State Advanced Urgent Care at Martha Morehouse Outpatient Care**
 - 2050 Kenny Rd, Suite 1A | 614-293-3200



HealthCare - Where To Go For Care

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EMERGENCY DEPARTMENT

Symptoms: **High Urgency**

- Difficulty breathing or shortness of breath
- Fainting, sudden dizziness or weakness
- Changes in vision
- Sudden or severe pain
- Uncontrolled bleeding
- Severe or persistent vomiting or diarrhea
- Disclaimer: this is not an all-inclusive list. If your symptoms are not listed but you are experiencing a medical emergency, **CALL 911**.

Scheduling:

- **If you are experiencing a medical emergency**, please **CALL 911** to have an emergency vehicle transport you to the nearest emergency department.



HealthCare - Where To Go For Care

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EMERGENCY DEPARTMENT

Near Campus (Tier 2)

- Ohio State University Emergency Department
 - 10 West 10th Ave | 614-293-8000

If you are experiencing a medical emergency, please **CALL 911** to have an emergency vehicle transport you to the nearest emergency department.



HealthCare - Where To Go For Care

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QUIZ QUESTION:

True or False: In the U.S. health care system, you should go to a hospital for basic non-emergency health needs.

FALSE. Hospitals are not designed for basic health care. You should see your **Primary Care** doctor for basic health care.



HealthCare - Where To Go For Care

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QUIZ QUESTION:

True or False: A **Primary Care** doctor looks after your overall well being and can provide referrals to Specialists as necessary.

TRUE. Your **Primary Care** doctor is your main source of continual support and care.



Contact Information

Student Health Insurance

shi_info@osu.edu

614-688-7979

Mon – Fri 8am-4:30pm

Walk-in Visits: Tue & Wed 8am – 4:30pm

shi.osu.edu

