**2025-2026 International Student Orientation** 

# **U.S. Health Care System**

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





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

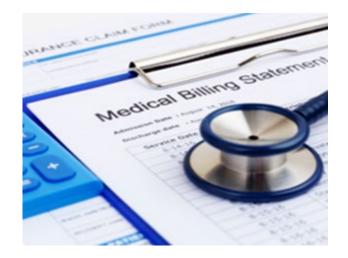




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### Health Insurance – Why we have it

- 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





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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.





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#### **Health Insurance – How it works**

- 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.

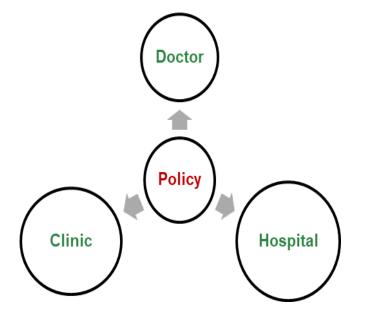
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### **Health Insurance – How it works**

- Most insurance policies use **Provider Networks** to help lower out of pockets 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.





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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





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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.





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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



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### **PRIMARY CARE LOCATIONS**

On Campus (Tier 1)

- <u>Student Health Services</u>
  - 1875 Millikin Rd | 614-292-4321
- <u>Counseling and Consultation Service</u>
  - 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





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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





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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.



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### **EMERGENCY DEPARTMENT**

Near Campus (Tier 2)

- Ohio State University Emergency Department
  - 10 West 10<sup>th</sup> 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.





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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.





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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



