2024-2025 International Student Orientation

U.S. Health Care System

Presented by Student Life - Student Health Insurance Office
Today’s 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

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

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.
Overview of U.S. HealthCare Systems

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.
Overview of U.S. HealthCare Systems

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.**
Overview of U.S. HealthCare Systems

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
Overview of U.S. HealthCare Systems

Quiz

**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

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
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

AFTERHOURS CARE

Symptoms: Medium Urgency
• Non-life-threatening cuts or burns
• Minor sprains or strains
• Sutures (stiches)
• Urgent X-rays

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

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

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.
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.
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.
THANK YOU!

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