



Health and Safety in the U.S.

Introductions

Campus Safety
Wellness Services
Counseling
Health
Wellness



Where can I go for help?



Buchanan Kiewit Wellness Center
Front Desk number: 920-832-6574

Health: Nurse Jill Drier
Campus Doctors: 7-8am
Monday to Friday

Counseling: Walk-in hours 1-2:30pm
book appointment online

Wellness: Yoga and TRX
Email Erin Buenzli



Health Care

➤ Health Care

<http://www.internationalstudentinsurance.com/explained/us-healthcare-system-video.php>



Healthcare in the U.S.A.

Disclaimer: The actual contract or plan document must be consulted to determine the governing contractual provision, limitations, or exclusions. There is no guarantee, expressed or implied by Lawrence University or vendors of plan provisions or level of payments.

About the Landis Health Center

Check our website:

<http://www.lawrence.edu/students/wellness/health>





Not feeling well? Stop here first! We can help!

Illness Assessment (see [on-line resources](#)):

- Sore throats
- Bladder Infections (UTI)
- Ear Infections
- Sinus Infections
- Eye Infections
- Strep Throat
- Headaches
- Stomach aches
- Other minor aches and pains



Wellness & Prevention Services

- Immunizations, TB tests, flu shots
- Blood pressure checks
- Health Education and Resources

Medications & Medical Supplies



What immunizations does Health Services offer?

- Hepatitis B
- Tdap (Tetanus, Diphtheria and Pertussis)
- Meningitis-This is recommended for students who are living in the Residence Hall
- Gardasil-HPV
- **Flu Shots**
- TB Tests
- Others upon request



Gynecological Services (Often called Woman's Care)

- Pelvic exams
- Birth control prescriptions
- Pregnancy test
- Contact Nurse to make an appointment (covered by insurance)



Most important to remember...

- The U.S. does NOT have universal healthcare
- Healthcare is NOT free
 - health insurance
- Without health insurance, the expenses for care are extremely high

Health Insurance exists to protect you against medical costs!

- Lawrence requires that you have health insurance that covers you in the U.S.



Average Costs for US Medical Care

- Urgent Care Visit- **\$200** USD
- Hospital Emergency Room Visit- **\$600** USD
- Typical daily hospital charges, not including surgery, tests, labs, etc.- **\$2500** USD per day

Health insurance helps to cover some of these costs.



Levels of Care

1. Lawrence Health Center
2. Regular clinics affiliated with hospitals or free-standing independent clinics
3. Urgent Care Centers: open after business hours and on weekends
4. Hospitals and Medical Center (Emergency Room): 24 hours a day, seven days a week



Lawrence Student Health Insurance

- You are automatically enrolled
- Your insurance is billed to your Lawrence student account
- You will receive health insurance card in SPC
- Go to <https://www.studentinsurance.com/Schools/?Id=863> to access your account, learn about the plan, and to find a doctor
- You will use this website to search for a doctor or request a new card, etc.



Key Terms to Know

Coinsurance: The percentage of each medical cost you will pay when you receive care that is covered by the insurance plan.

Copay: The flat dollar amount you will pay at the time a service is provided.

Deductible: Specific dollar amount you pay after receiving medical care covered by the insurance plan, before insurance “kicks in.”

Preferred Provider Organization: Network of doctors, hospitals and specialists. You pay less when you receive services from those within the network.

Refer to the 2018 Guide to U.S. Health Care from ISS for more information.



Key Health Insurance Costs

- Deductible: \$300 (Out of Network \$900)
- In-Network Co-Pays:
 - Emergency room: \$150 (waived if admitted) + 20%
 - Physician's office: \$25 + 20%
- Co-Insurance:
 - In-Network coverage: 80% (You pay 20%)
 - Out of Network coverage: 60% (You pay 40%)
- Prescription drugs: Partially reimbursed after copay (\$20/\$40/\$0) + 20%
 - Use claim form at CHP website
- **SAVE ALL RECEIPTS!**



Using Your Insurance

Use the Health Center first, if referred off campus do the following:

1. Call insurance company or search for in-network providers
2. Call the clinic and make an appointment. They will ask for your health insurance information.
3. Take your insurance card with you. Be prepared to pay the co-pay, which is usually \$25.
4. Be sure to save all receipts.



Emergency Room vs. Urgent Care Clinic

Emergency Room

- In the hospital
- Ambulance transportation for very serious or life-threatening issues only
- Call 911 or 9-911 from a campus phone

Urgent Care Clinic

- Need treatment the same day - visit an urgent care clinic
- No appointment needed



Your Bill Will Arrive By Mail

- It may take 2 to 4 weeks to receive a bill
- You may first receive an insurance summary (“**Explanation of Benefits - EOB**”) from your insurance company.
 - Do NOT pay the insurance company. Wait for the bill coming from the doctor.
- Compare your insurance summary with the bill from the doctor.
 - If different, bring it to Health Center or ISS.

One Emergency Room Visit

Mailbox

Explanation of Benefits (CHP)

Hospital Bill

Doctor Bill

Radiologist Bill
(X-ray/scans)

Other
specialists?



CHP Website

Insurance Company: Consolidated Health Plans

<https://www.studentinsurance.com/Schools/?Id=863>

Search for physicians and hospitals from the CHP website by clicking "*Your Provider Network*"

Student Claim Form



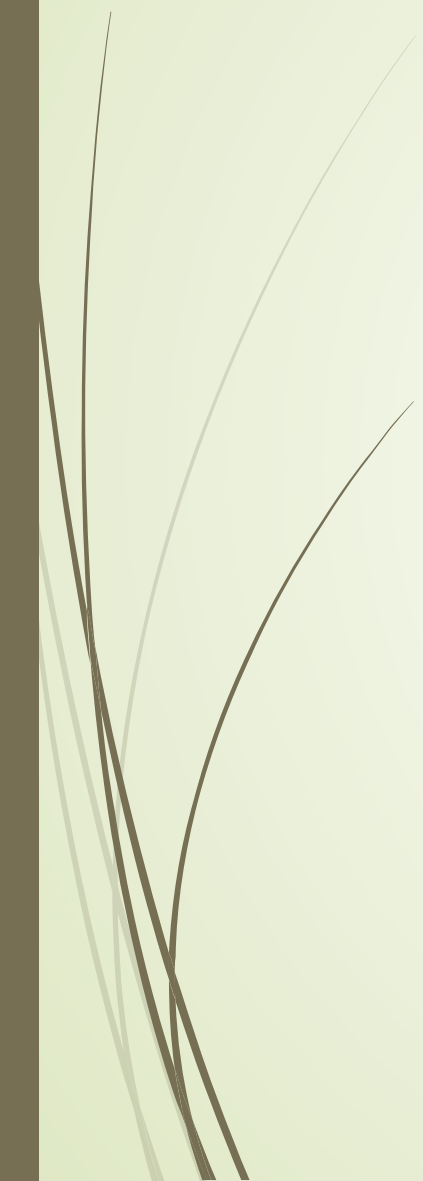
Mental Care


Mental Health

<http://www.internationalstudentinsurance.com/explained/mental-health-video.php>



Culture Shock

- ▶ Stage 1: the “Honeymoon” Stage
 - ▶ Stage 2: the “Rejection” Stage
 - ▶ Stage 3: Surface Adjustment
 - ▶ Stage 4: Deeper Adjustment
 - ▶ Stage 5: Final Adjustment
- 



Who To Contact With Questions

Start with **Nurse Jill!**





Questions?



Group Discussion



1. How does healthcare in your home country compare to what you just learned about the U.S. system? Differences and similarities?
2. What surprise you most about U.S. healthcare system?
3. If you want to get a flu shot, where would you go?
4. How to avoid receiving a huge bill when you go to the doctors?
5. What would you do if you have a cold?
6. If you fell out of your bed in the middle of the night and get injured, what would you do?
7. What would you do if you have a headache?
8. What would you do if you are unsure about how your insurance work?
9. If you are feeling homesick and experiencing culture shock, what resources at Lawrence would you use?