

Medical Insurance for International Students

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Where To Find Your New Health Insurance

It is not easy thing to find the right medical insurance. The market is enormous for medical insurance for international students.

One way to find the correct medical insurance is to use one of the companies that the college recommends.

The other option is to do research on your own and just google an insurance plan.

Options for Coverage

The International Office site includes some explanations, a video, and a list of international insurance companies.

See <https://www.montgomerycollege.edu/international-and-esl-students/international/resources-and-support/health-care-and-required-medical-insurance.html>

Some additional insurance companies are below:

- <https://www.insubuy.com/international-student-health-insurance-usa/>
- <https://www.hccmis.com/study-abroad/international-student-insurance>
- <https://www.americanvisitorinsurance.com/student-insurance/>



Key Terms



Deductible

The annual amount you pay before your plan starts to pay



Copay

A flat \$ amount you pay for covered services like doctor visits



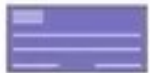
Coinsurance

After your deductible is met, you share responsibility for payments with the insurance company: You pay a %, and the company pays a %




Out-of-pocket maximum

The maximum \$\$ amount you have to pay each year for medical services. Check your plan details to see if your deductible is part of your Out-of-Pocket maximum



Premium

The amount you pay to obtain a health insurance plan. This premium is completely separate from your coverages (insurance coverages = deductible, copay, coinsurance and out of pocket maximum)

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Important Terms In the Insurance World



Insurance Terminology

- **Reimbursement** – payment for healthcare services.
- **Policy** – when a person buys a health insurance, they receive policy (rules of the health insurance). Policy describes what services are covered and in what % the insurance company will cover the expenses.

Automatized Statement

it is a medical bill which includes medical codes on which the reimbursement is based. **You will NEED** this statement in order to get your money back for medical services.



Your Cost Responsibility (Deductible)

Let's say your deductible is



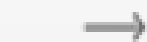
\$2,000



You go to the doctor for knee pain and pay

\$100

for the office visit.



You still have

\$1,900

more to reach your deductible.



Your doctor orders an x-ray of your knee and you pay

\$500

for the x-ray.



You still have

\$1,400

to reach your deductible.



Based on the x-ray, your doctor recommends knee surgery that costs

\$2,000



You pay the \$1400 left of your deductible, and the health insurance plan pays

\$600

The doctor recommends a series of follow-up appointments and since you have met your deductible, you are only responsible for the copay amounts.



How to Get Reimbursed for Medical Care

Usually when you go to see a physician, the receptionist will collect all your demographic data and your health insurance information.

You may be surprised you leave the office without any payment, but the bill will show up at your mailbox sometime later.

From my experience, the insurance company will send you a letter that they will not cover the bill because they have insufficient information.

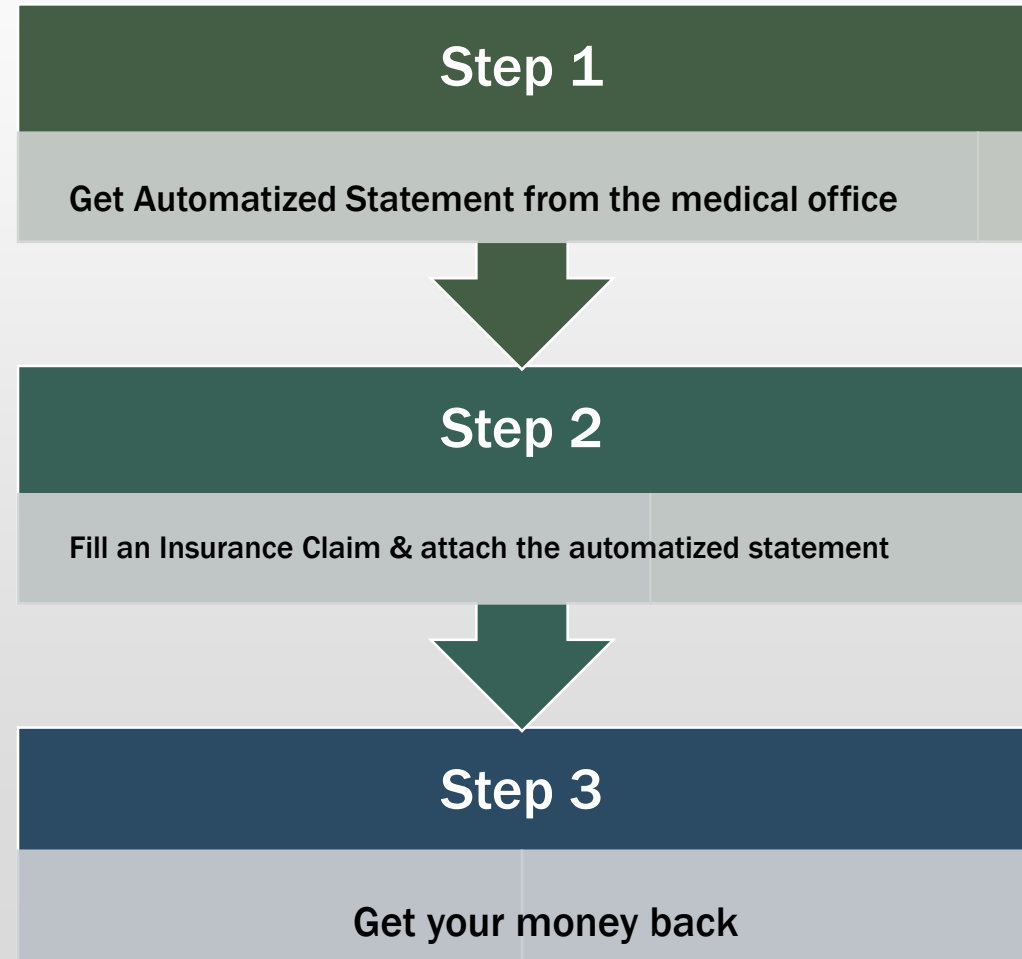
DO NOT PANIC !

Pay the bill you got from your doctor's office, and you will get the money back later from your insurance company.

Call to your doctor's office and ask about **AUTOMATIZED STATEMENT.**

After you receive the automated statement, fill a claim from your insurance's company website, attach the automated statement, and you are all done.

Based on that documentation, you will get your money back!





DENTAL

MEDICAL



VISION

Services NOT Covered by Health Insurance

- Dental Care
- Vision Care
- Medically not Necessary Services



Thank You
For Your
Attention

