

Walsh University Health Insurance

Medical care is extremely expensive in the United States. It is important that you obtain medical insurance (also known as health insurance) in case you need to visit a doctor, receive medical treatment, or in the event you become hospitalized. Walsh University policy requires all international students to purchase insurance coverage meeting the following minimum standards set by the U.S. Government:

Minimum coverage for basic accident and illness	\$50,000 per condition
Repatriation of remains	\$7,500
Medical evacuation (return to home country for medical treatment)	\$10,000
Deductible (amount you must pay before your insurance provider pays)	\$500 maximum

Medical insurance almost never covers all medical expenses, and you will usually be required to pay “co-pay” fees or a certain percentage of your treatment expenses.

Health Insurance Requirement (Walsh University Student Health Insurance Policy)

Walsh University requires all full-time international students to have health insurance. *Students who do not have health insurance will need to purchase their own policy.* Good health is essential to your academic success; adequate insurance can assist you in getting the care you need to maintain your health.

The Student Insurance Health Plan is available to all registered students. Married students who enroll in the plan may also enroll their eligible dependents. You are not obligated to purchase this plan, but we strongly recommend it.

International students must provide their alternate health insurance policy, in English, to the Director of International Student Services to ensure federal compliance.

The policy provided lasts for 12 months from the first day of classes. Students can select a 6 month policy if they have proof of graduation within those 12 months.

Incoming International Students:

- Prior to the first day of classes, students will be given the option to decline the Walsh Insurance. (must show proof of other insurance that covers federal regulations)
- If the student does not decline Walsh insurance they will automatically be enrolled. The student will have the opportunity at the end of the **semester** to change policies.

Returning International Students:

- Regardless if the student has used Walsh provided health insurance before, they will automatically be enrolled on a yearly basis unless they provide proper evidence of having health insurance.

Graduating Students

- The University will not cancel a student’s insurance policy based on graduation. The policy will only be cancelled unless a written request is provided by the student.

Seeking Medical Treatment

Free medical consultation is available to students at Walsh University. Health Services is located in the Cecchini Physical Education building, and a nurse or doctor will be there to assist you during the normal operating hours. This should be your first stop exempt in an emergency! If you need additional medical consultation, please check with your insurance company to be sure the office or hospital you are visiting will be covered by your insurance plan. You must also complete a claim form and submit it to HTH Insurance to ensure payment.

To find another doctor, ask your friends and colleagues for a referral, and then check with the doctor to see if they are accepting new patients. If not, keep asking and searching to find a reputable doctor that you feel comfortable with.

Medical Emergencies

In the event of a medical emergency, call 9-1-1 and tell the operator your situation. Don't forget to tell the operator your address and phone number. The operator can send an ambulance if needed or give you advice about what to do next. If you are able to drive yourself or have a friend drive you, go to the emergency room of the hospital or an urgent care center. In the emergency room, you may need to wait for hours, as major injuries are treated before smaller ones.

Dental Treatment

Most health insurance plans do not cover dental treatment, and dental treatment is very expensive in the United States. It is recommended that you obtain dental care in your home country whenever possible. If you have a dental concern, contact the Director of International Student Services as soon as possible. Obtaining discounted dental

treatment may be a possible but requires several weeks of paperwork with various agencies.