

Health Insurance

Durham Tech does not require that any student, international or otherwise, purchase health insurance. However, due to the **very high costs** associated with health care in the U.S. we **highly** recommend that students on the F-1 visa purchase it for themselves and any dependents. For example, costs could range between \$100-\$300 for a doctor visit, ~\$1,000 for an emergency room visit, up to \$10,000 for pregnancy and delivery care, and at least \$13,000 for an appendectomy with two nights at the hospital.

Over the last few years several Durham Tech F-1 students (who did not enroll in health insurance plans) have had illnesses or accidents and had to choose between receiving very expensive treatment in the US or ending their studies and returning to their home country for medical treatment. Do not let this happen to you!

Below is a list of suggested websites for information about health insurance for international students. Durham Tech does not recommend any particular insurance company because each student's situation and needs are different.

www.collegiaterisk.com/international.aspx

www.culturalinsurance.com/students/coming-to-u.s.asp

www.estudentinsurance.com/international-student-insurance

www.hthworldwide.com

www.internationalstudentinsurance.com

www.isoa.org

www.studentccsi.com (for North Carolina community college students)

www.studenthealthusa.com

www.bcbsnc.com/content/plans/individual-insurance.htm

Students in F-1 visa status are also eligible to apply for health care coverage through the Affordable Care Act (Obamacare). Go to www.healthcare.gov to apply. You must file a form 8843 with the IRS every year to be considered a non-resident for tax purposes and avoid paying a penalty fee.

Useful Insurance Terms

In-Network: The insurance company pays more of the medical bills if the doctor/medical facility is "in-network" (on their list of "in-network doctors and facilities). If you see an "out-of-network" doctor, the insurance company will pay less and you will have to pay more.

Co-Pay: The amount you have to pay for a doctor's visit or prescription medication—the insurance company covers the rest.

Deductible: The total amount of money you have to pay per year before your insurance will start paying for your medical claims. Once you meet your deductible for the year, you only pay co-insurance.

Co-Insurance: The percentage you have to pay of the total bill after the deductible. For Example 80/20 means that the insurance company pays 80% and you pay 20%.