

Health Insurance

Durham Tech does not require any student, international or otherwise, to purchase health insurance. However, we **highly** recommend that you purchase it for yourself and any dependents with you in the U.S. due to the **very high costs** associated with health care in the U.S. For example, it could cost between \$100-\$200 for a doctor's visit, around \$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.

This is a list of some suggested websites where information can be found about health insurance for international students. Durham Technical Community College does not recommend any particular insurance company because everyone's situation and needs are different.

We have some brochures for some of the companies listed below at the CGL, so feel free to pick them up if you would like more information about a specific company.

www.hthstudents.com/healthInsurance_selectState.cfm

www.internationalstudentinsurance.com/international_students

www.isoa.org/

www.estudentinsurance.com/international-student-insurance/

www.compassbenefit.com/international_student_health_insurance.html

www.trawickinternational.com/Plan/Student

www.hginsurance.com/

www.collegiaterisk.com/international.aspx

www.culturalinsurance.com/foreignersUSA.htm

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

www.bcbsnc.com/plans/individual.cfm

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: if a doctor is "in-network" it means that the insurance will provide the best coverage. If you see an "out-of-network" doctor, the insurance company will not pay as much 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%.

Claim : A request made to the health insurance to pay for healthcare received. Usually your provider files the claim. You can file one yourself if you paid for the service up-front.