

# ADULTING

## 101 Your Healthcare Cheat Sheet



Congratulations, you're off to college! Not sure what that means for your healthcare while you're still covered under your parent's insurance plan? Here are some tips on where to go for care.

### Primary Care Physician

- ▶ Routine checkups
- ▶ Immunizations
- ▶ Preventive services

**Cost:** Preventive services are covered 100%, but for other visits you'll need to pay a copay or coinsurance.

### Telemedicine/Virtual Visits

- ▶ Available over the phone or online
- ▶ Care for cold and flu symptoms, allergies, bronchitis and more
- ▶ In some states you can get a prescription

**Cost:** Usually a first-time consultation fee, then a flat fee for any visit thereafter. A copay may also apply.

### Emergency Rooms

- ▶ For serious life-threatening conditions such as heavy bleeding, chest pain and severe head injuries

**Cost:** A much higher copay and/or coinsurance

Many colleges have health services available on campus – check your institution's website to find out what services they offer and whether they accept your insurance provider. Some colleges even offer student insurance plans – it's worth checking your current benefits against a college-offered plan to optimize the money you spend on healthcare.

### Nurse Line

- ▶ 24/7 answers to medical questions
- ▶ Details on medications, side effects, and when to seek care

**Cost:** Often free.

### Urgent Care Center

- ▶ Non-emergency in-person care
- ▶ Common visits: sprains, minor broken bones, and minor infections

**Cost:** Copay or coinsurance; usually higher than an office visit.

**Don't forget your mental health!** In 2018-2019, almost 36% of college or university students showed signs of depression. However, according to Statista, only 27% of students said they knew where to go on campus if they needed to seek professional help for mental or emotional health. Your campus likely has mental health services available to you – make sure you know how to access them.

## Time for a checkup?

Take care of your preventive care while home visiting or on break so you can stay with your current doctor. (But make sure to schedule appointments early, as these times book fast!) Going out of state for school? Consider finding a new primary care physician for the next four years – just make sure they're still in-network! An out-of-network provider will accept your insurance, but your copay or coinsurance (the amount you pay at the time of care) will likely be higher, and you may be billed a non-discounted amount for any amount your plan does not cover.

The best way to check is to call the customer service phone number or visit the website on the back of your insurance card to verify a provider's network status.





# STUDYING ABROAD

**Studying abroad is a great chance to explore new cultures and adventures. But what if you need care while you're far from home?**

## What coverage do I need while studying abroad?

Check with your school or study abroad program. Most have coverage in place, which often provides more thorough benefits than your insurance plan. If your program doesn't provide coverage, ask your insurance provider about expatriate insurance – it can help you receive care while abroad and avoid an up-front cost.

*About 1 out of 10 American college students studies abroad during undergrad. (Spanish Studies)*

## Can I rely on another country's universal healthcare while abroad?

Not necessarily. The coverage varies from country to country and can depend on length of stay. Make sure you research the particular country you're visiting to make sure your bases are covered.



## TIPS

Make sure you have enough of any prescriptions you'll need to last your whole stay. Check for any restrictions on medications you need to bring into the country (for example, some medications for ADD/ADHD are strictly controlled in certain countries).



Check the [State Department website](#) for vaccination requirements. Start early – some vaccination treatments take 6 to 12 months or need to be administered by a specialist. Your office visit might be covered, but the vaccine itself might not be.



Check if your family has Travel Accident insurance. Does it cover you as a dependent, even if your parent isn't traveling with you?

