## **HEALTH INSURANCE INFORMATION**

Health insurance is a complex issue for everyone, especially for international students who come from countries that offer national health plans. Health care in the United States is one of the **most expensive** in the world and having health insurance is necessary. All XULA students are required to have medical insurance. As a XULA student, your account will automatically be billed for health insurance fall and spring semesters unless you have completed a health insurance waiver form.

There are two mandatory requirements that you must complete and submit to Student Health Service prior to registration – 1) Health Clearance and 2) Insurance Information. Each new student must submit the health forms required by the Xavier University Health Services Office [Immunization Compliance & Consent for Care Forms.](http://www.xula.edu/student-health/documents/ProofofImmunizationComplianceForm.pdf) All undergraduate students are required to carry an insurance which provides coverage for physicians and emergency rooms in the New Orleans area. Information about the student health insurance requirement is located on the [Student Health Services web page.](http://www.xula.edu/student-health/index.php)

## **SOME HEALTH INSURANCE TERMS**

**Co-insurance/Co-payment**: The portion of a covered medical expense that must be paid by the insured person after the deductible is paid. This is usually expressed as a percentage; for example, if the insurance company pays 80% of covered charges, the co-payment is 20%. Also referred to as "out of pocket expenses."

**Deductible**: The initial portion of a covered medical expense that must be paid by the insured person before the insurance company pays its part of the expense.

**Exclusion**: Any condition or medical expense for which, under the terms of the insurance policy, no coverage is provided and no payment will be made.

**Medical Evacuation Plan**: An insurance policy that covers your transportation home in the event that your illness is such that doctors in the United States feel that your illness would be better treated at home.

**Repatriation Coverage**: Insurance that would pay to send your remains home should you die in the United States. Medical Evacuation and Repatriation insurance coverage are mandatory by law for all individuals in J status (J-1, J-2).

**Pre-Existing Condition**: It is a condition that existed prior to the beginning of insurance coverage, including pregnancy. Treatment of pre-existing conditions are generally not covered by most insurance plans.

**Usual and Customary Rates**: Some insurance plans will state that certain expenses cannot exceed a predetermined amount. This amount may, or may not, be sufficient to cover expenses. Usual, Customary, and Reasonable are those expenses that the majority of providers would charge for the same treatment in the same geographic area.

**Prescription Drugs**: Prescription drugs can be obtained from a pharmacy only with a doctor's written prescription. You may purchase a Name Brand drug that is an original drug or a Generic Drug, a copy of a name brand drug made by another company (i.e. Coca-Cola vs. other colas). Generic drugs are usually cheaper. Over-the-Counter Medications are available without prescription from the pharmacy or food store. A pharmacist cannot prescribe drugs.

**Public Assistance**: Public assistance is given by the government to needy people through such programs as welfare, food stamps, medical assistance and charity care. International students, scholars and their dependent children are not permitted to receive these benefits or else risk violating their immigration status.

**IMMUNIZATIONS**

XULA requires that all students be immunized and that they provide proof of their immunizations. If you should need immunizations, you can get them at:

City Hall (Downtown New Orleans) 658-4000

Room 1W10 1300 Perdido

OR Student Health Service 520-7392