

Understanding the Duke Student Health Fee & Insurance

Health Care is very expensive here and quite different from other countries. In most countries the government pays for health care for its citizens. In the United States individuals are responsible for these costs themselves. The USA has a pay-for-services system. *Without insurance*, an office visit to see a doctor for a minor illness costs between \$100-\$200; pregnancy and delivery care will cost at least \$6,000; an appendectomy with 2 nights in the hospital is at least \$8,000. This is why you **MUST** purchase health insurance!

Primary Care for Students

Duke students must pay the health fee that appears on your Bursar's bill each semester in addition to buying health insurance (see next section for details). **The mandatory Health Fee entitles you to treatment at the Duke Student Health Center for free.** It also entitles you to use CAPS (the Counseling Center in Page building) and the Sports Medicine Clinic, in the basement of Card Gym, at no cost.

FREE Services Covered by the Health Fee:

- Medical care for acute and chronic illness, and minor injuries
- One health maintenance assessment every two years
- Annual gynecological examination
- Many routine laboratory services
- Allergy shots
- Sexually Transmitted Diseases (STD) testing
- Pregnancy testing
- Cold/flu/allergy self-help table
- TB skin testing
- Travel medicine for study abroad or personal travel (vaccines NOT covered)
- After hours nurse consultation through UNC Health link
- Nurse advice –East Campus Wellness Clinic
- Nutrition counseling-SHC, East campus Wellness Clinic, and Wilson Recreation Center
- Health promotion programs-in other campus locations
- Physical therapy consultation – Card Gym
- Fitness assessments – Card Gym
- Sports medicine consultation
- Mental health counseling – Counseling and Psychological Services (CAPS)
- Sexual assault support services – Women's Center

The Student Health Center is located in Duke Hospital South (accessible from Flowers Dr. across from the Duke Gardens). Students are seen by appointment (**681-WELL**) Monday, Tuesday, Thursday and Friday from 8:30 AM–5:30 PM and Wednesdays from 9:30 AM-5:30 PM. Urgent Care is available Saturday and Sunday from 11:00 AM-2:00 PM. During evening hours (5:30 PM-10:00 PM) the Center is staffed by registered nurses who will offer advice and make referrals and/or appointments. Hours may change during semester breaks and summer sessions. If you just "drop-in" to the clinic, you will have to wait for over one hour. If you have a cold or flu, you can go to the "Cold and Flu table" to pick up free, over-the-counter drugs.

If you have an emergency before or after the Duke Student Health Center is open, call **681-9355** (after-hours) and a recorded message will tell you that night's information for medical assistance. For information as well as directions to these clinics, check the website at:
<http://healthydevil.studentaffairs.duke.edu/>

Major Medical Insurance Plan for Students

Duke students are required to purchase "Major Medical Insurance Plans" for themselves in order to enroll at Duke. Blue Cross-Blue Shield is the major medical insurance policy for Duke students. If hospital services outside the Student Health services are needed, the Duke BCBS insurance policy provides protection twenty four hours a day during the twelve month term of the policy and is specifically designed to complement the coverage provided by the student health fee. Students are covered on and off the campus, at home, internationally, while traveling between home and school, and during interim vacation periods. Coverage for the student's spouse and dependent children also may be purchased. Further information about this plan can be obtained from Hill, Chesson, and Associates by calling (919)489-7426 or by accessing their web site at <http://hillchesson.com/>.

The Process of Primary Care for Spouses, Families, and Scholars: How to Choose a Doctor??

Finding a Physician who will accept you or family members as a patient is different from other countries. You must call and inquire if the doctor is accepting new patients. Then you make the appointment. If it is not an emergency, it can take several weeks to see a doctor for the first time. When searching for a new doctor, many people ask friends or colleagues for recommendations. See the International House handout "Finding a Doctor" or contact Student Health for more information.

Dental and Eye

Dental and regular eye check-ups are not included in most basic insurance policies, however the Duke Student Health Plan does include eye coverage while supplemental dental coverage may be purchased separately. A visit to the Dentist for cleaning will cost about \$50-\$100. A major dental problem will be much more costly. For information about dental care, see the International House handout, "Finding a Dentist". An eye check-up will cost at least \$60. In addition, patients must pay for prescription glasses. See the International House handout "Eye Exams and Glasses".

Explanation of U.S. Health Insurance Terms

Primary Care: Covers situations in which you are sick physically or mentally

Major Medical: Covers situations in which you are in need of hospitalization, very serious or even life-saving care

Dental Care: Covers anything to do with teeth

Eye Care: Covers anything to do with eyes

Any of these could go into the "Major Medical" category if it seems to be a major health problem. For example, if you were in an auto accident and your teeth were knocked out, then dental care comes from your Major Medical insurance. To understand which parts of your medical expenses are covered by your insurance, you have to understand the insurance language.

❗ **Deductible:** The portion of a bill you must pay before the insurance policy pays its part of the bill.

❗ **Co-Payment:** After the deductible is paid, the portion of a covered expense you still must pay. The co-payment is usually expressed as a percentage. For example, if the insurance company pays 80% of the bill, your co-payment is 20% of the bill.

❗ **Pre-Existing Condition:** A health condition existing before you sign up for a new health insurance plan.

Each policy will have different costs for each of these items, and you will have to check your policy to determine what costs will be paid by your insurance. The main thing to understand is that health expenses will not be paid fully, (100%), by your insurance.