

## **Health Insurance Requirements for International Students at North Park University**

Health care in the United States is very expensive! The U.S. government does not pay any part of the medical expenses for international students or their families, so if you don't have insurance and you need medical care, you will end up paying huge bills all by yourself. The average costs of some basic medical expenses are listed below:

**Visit to a doctor's office:** \$100-\$200

**Visiting an emergency room:** \$600-\$5000

**Hospital stay** (not including surgery, tests, or medications): \$2500 per day

**Mental health counseling:** \$100-\$150 per visit

**The routine delivery of a baby:** \$10,000

Because of the high cost of medical care in the United States, North Park requires all international students, and their dependents who are on North Park issued I-20 or DS-2019 forms, to have health insurance coverage.

- If you brought health insurance with you from your home country or if you already purchased a policy in the United States, please bring a copy of the policy to the International Office. If your policy meets North Park requirements, you will not need to purchase additional coverage.
- If you do not have your own health insurance, or if your current policy does not meet North Park's requirements, you must enroll in First Agency insurance, which is offered through North Park. This is an "accident and illness policy," which means that you will only be covered in case of an emergency or new illness. It will not cover preventative coverage such as check-ups, dental cleanings, or eye exams.

### North Park Insurance Requirements

- Coverage must be in effect the entire semester or year you are here, and it must be renewable at the end of the year.
- Coverage must have a minimum of \$250,000 per illness or injury.
- Coverage must include mental health care.
- Coverage must include outpatient care (doctor visit, outpatient surgery).
- Coverage must include hospital stay and maternity benefits.
- Coverage must include both medical evacuation and repatriation.
- Insurance company must have an English-speaking contact for use by local doctors' offices or hospitals.
- Insurance company must provide the student and her or his dependents with a wallet-sized card which includes all policy numbers and company contact information.

### On-Campus Services

Undergraduate and ESL students have access to basic medical care at North Park's Center for Health Services and Counseling. The Director of Health Services, a registered nurse, is available weekdays during business hours for walk-in services and referrals to Swedish Covenant Hospital Family Practice Center, which is four blocks east of campus on Foster and California Avenues. Mental health consultations, group counseling, crisis intervention, and referrals to outside mental health services are provided by the Director of Counseling, also during business hours. **In the event of a medical emergency, call 911 immediately!**