

MEDICAL CARE & INFORMATION



GENERAL NATURE OF THE U.S. MEDICAL CARE DELIVERY SYSTEM

The medical care delivery system in the U.S. has two characteristics that distinguish it from many others in the world. First, it devotes considerable resources to prolonging the lives of people with serious illness or unusual injuries. The cost of medical care reflects the enormous investment in research, medication, and technology that is required to make this type of care available.

Second, there is no government supported system for paying individuals' medical costs. That is, there is no national medical care program or national insurance program.

The result of these and other factors is that medical costs in the U.S. are extremely high and they must be paid by the individuals incurring them. Individuals can buy health and accident insurance which will pay some of their medical expenses. No health insurance plan is readily available to students that completely covers all medical expenses.

HEALTH AND ACCIDENT INSURANCE

The Need for Health Insurance

To avoid having to pay high medical bills that result from illnesses or injury, it is necessary to buy health insurance. Insurance protects against the need to meet the entire financial burden of high medical expenses by spreading the cost among a group of people, not all of whom will suffer illness or injury that will result in medical bills.

Muskingum College Health Insurance Requirements

The College requires all international students to purchase health insurance. The fee for the international insurance plan is automatically billed to your student account. Insurance brochures will be included in orientation packets for new students and in campus mailboxes for returning students. More information is available in the International Student Services Office, the Wellness Center, and the Business Office.



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MUSKINGUM UNIVERSITY MEDICAL CARE PROCEDURE

The McCleery Wellness Center at Muskingum University is located on South Street (phone ext: 8150). Hours of operation and doctor's clinic hours are posted at the Wellness Center. No appointment is needed- students are treated in a walk-in clinic setting.

Students are requested not to call the doctor or hospitals directly during the hours the Wellness Center is open. Please visit or phone the nurse on duty at the Wellness Center and she will secure the necessary personnel to treat you. If the Wellness Center is closed; students should contact their RA, AC, Student Life, or the Public Safety Office (phone ext: 8155) in case of emergency.

The Wellness Center Staff will treat minor illnesses or injuries. Students whose illnesses are of a serious nature or require diagnostic studies or treatment not available on campus are referred to other specialists and/or are hospitalized in accredited hospitals in Zanesville. Parental notification regarding illness or injury is the responsibility of the student, except in an emergency situation.

No class excuse slips are provided by the Wellness Center (except for physical education classes). Class absence for illness or injury is the concern of the student and the instructor. The Academic Dean and the Dean of Students periodically notify faculty of a student's absence if that student has sought treatment at the Wellness Center, is

confined to a hospital or must go home due to illness or injury. The student is responsible for reporting his/her absence to the Dean's Office.

Medical information provided to the Wellness Center Staff or any treatment received at the Wellness Center is strictly confidential and is not released to anyone without the expressed written consent of the student. The exception to this policy is when the student is involved in a life threatening crisis or has become a danger to self or others.



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COMMON MISCONCEPTIONS ABOUT HEALTH INSURANCE

Students and scholars from other countries often have difficulty in understanding how the health insurance system works. Here are some misconceptions people from other countries often have about health insurance in the U.S.

- If I have medical insurance, all my medical expenses will be covered.
No, they will not. See the basic health information sheet for more details.
- Any visit to the hospital emergency room will be paid for if I have health insurance.
No. An emergency room visit is covered only in case of a genuine emergency.
- If I look carefully, I can find a reasonably priced, very comprehensive health insurance policy.
No. The more comprehensive the policy, the more costly it will be.
- The insurance company's job is to help me meet my medical expenses.
Yes and no. The insurance company's job is to fulfill the terms of the contract it has with you. But insurance is a business; insurance companies operate in order to make a profit (by investing the money people pay for insurance). Insurance companies can be good or bad, and insurance policies can be good or bad, but in no case are insurance companies operated like charity organizations. The doctor or hospital considers it your responsibility to pay your bills and not the insurance company's.

FINDING A PRIVATE DOCTOR, DENTIST, OR EYE DOCTOR

Vision and dental care are not routinely covered by the International Student Insurance Plan. You may wish to ask someone you have met here to recommend a doctor or dentist. Or you may simply look in the yellow pages of the telephone directory under "Physicians" or "Dentists" for the name of a doctor you could contact.

You should always telephone a doctor or dentist to make an appointment. It is common for families in the U.S. to select a "family doctor" whom they visit when they need examinations or medical care. Over time, the "family doctor" becomes familiar with each family member as an individual.