

## HEALTH CARE IN THE UNITED STATES

### Why Schools Require that International Students Carry Medical Insurance?

An increasing number of colleges and universities in the U.S. require international students to carry medical insurance in order to attend school. Such mandatory insurance requirements have been put into place in part because international students are often unaware of how the U.S. health care system works and are often not aware of how expensive it can be to receive medical care in the San Francisco Bay Area. For example, it can cost approximately \$1,000.00 \$1,500.00 per day just for your hospital bed (not including doctor fees, medications, ambulance service, etc)! Many students wrongly believe that their universities or the U.S. government will pay their medical bills. In addition, universities must certify to the U.S. Departments of State and Justice (on certificates of eligibility, Forms I-20) that they have verified the financial resources of prospective students and that they have adequate funds to meet their needs while studying in the U.S. Universities realize that most international students could not pay large and unexpected medical bills, so as a condition of enrollment they require students to carry medical insurance. In this way, the insurance protects both the student and the university.

Most students, international and American alike, are relatively young and have been healthy and accident free for most of their lives. Though most students remain relatively healthy, some are diagnosed with serious illnesses and others suffer life-threatening injuries while they are in college. No one can predict who will remain healthy and who will not, and it is dangerous to assume that you will be among those who will remain free from illness and serious injury. Should you become ill or injured, you generally cannot purchase medical insurance to cover that illness or injury, called a pre-existing condition. In fact, you may not be able to purchase medical insurance at all, having become uninsurable.

### SFSU's International Student Health Insurance Requirement

Because of the high cost of medical care in the U.S., all international students on an F-1 visa **MUST** have adequate health and medical insurance in case of an emergency. The university has approved a health and medical insurance policy which all F-1 students who do not have their own health/medical insurance **ARE REQUIRED TO PURCHASE BEFORE REGISTERING FOR CLASSES!** In fact, F-1 visa international students cannot register for their classes until they either purchase the required university health insurance policy or obtain a waiver from the SFSU Student health Service if they already have their own alternate health insurance which meets our minimum university requirements. You can purchase this health insurance policy on-line at <http://www.csuhealthlink.com>.

## **Measles, Mumps, Rubella & Hepatitis B Immunizations**

In addition, California State law requires all university students to be immunized against measles, mumps and rubella. In addition, students who are 18 years of age or younger are also required to be immunized against hepatitis B before enrolling in classes for their first semester at SFSU. If you have not already been immunization for measles, mumps and rubella, and/or hepatitis B (or cannot present a doctor's certificate certifying that you have already received these immunizations), you will need to do so before you can register for classes in your first semester at SFSU. If you have any questions about this requirement, please contact the SFSU Student Health Service's voice mail information line at 415/338-6000 extension 9090.

### **Hospitals In San Francisco**

Chinese Hospital

845 Jackson at Stockton

415-982-2400

California Pacific Medical Center

2333 Buchanan Street

415-600-6000

Ralph K. Davies Medical Center

Castro Street at Duboce Avenue

415-565-6000

San Francisco General Hospital

1001 Potrero Avenue

415-206-8000

St. Francis Memorial Hospital St. Luke's Hospital

900 Hyde Street at Pine

415-353-6000

3555 Cesar Chavez Street at Valencia

415-647-8600

St. Mary's Hospital

450 Stanyan

415-668-1000

Seton Medical Center

1900 Sullivan Avenue (Daly City)

650-992-4000

UCSF The Medical Center

505 Parnassus and Third Avenue

415-476-1000

San Francisco Department of Public Health

District Health Centers

1-800-533-7344

Located in various neighborhoods. Please see the phone book ("white pages") under "City Government Offices" ("Health Centers").

## **DENTAL CARE**

The international student health/medical insurance plan which you purchased from SFSU's Student Health Services does not include dental care coverage (unless the dental care that you are requesting is the result of a covered accident or injury). If you need to visit a dentist for a routine check-up or cleaning, or if you have more serious issues such as cavities, we recommend that you contact the following dental schools in order to set-up an appointment. These dental schools will offer discounted dental care for students and other individuals depending on their financial need/economic situation. Please be sure to call before your visit these locations. You may also want to consider returning to your home country for any extensive dental work. Dental bills tend to be just as expensive, if not more expensive, than doctor visits.

### **University of the Pacific**

2155 Webster Street (at Sacramento Street)  
415-929-6501

The initial visit is with a School of Dentistry faculty member to evaluate your dental health and to take full-mouth X-rays.

### **University of California, San Francisco**

707 Parnassus Avenue  
415-476-1891

Your call will be routed through a telephone tree to a voice mailbox where you can leave your name and phone number. A student will call you back to set-up a screening appointment.

For more information, please look in the "yellow pages" of the phone book under the "Hospitals" category, or contact the SFSU Student Health Service.

Remember to call "911" in an emergency!