

## **Why You Need Health Insurance** ***Health Care Is Not Free in the United States***

Unlike many countries, the United States does not have a national medical care program to cover all health care. Since individuals must pay their own medical expenses—which can add up to a lot of money—most Americans purchase health insurance either through their school, employer, or individually, to help pay their medical costs.

Even if you have insurance from your own country, you may need to purchase additional insurance while in the U.S. Ask your foreign student adviser, the Rowan University Student Health Services or an insurance agent whether the school you attend or the insurance company offers a special insurance policy for international students.

When purchasing health insurance, like automobile insurance, you pay premiums based upon the types of medical expenses covered under each policy, and the amount of your deductible. Health insurance deductibles, which accumulate each calendar year, require the insured to pay a certain amount of their medical expenses, before the insurance benefit begins to pay towards the totals. The higher the deductible, the lower the premium. Conversely, the lower the deductible, the higher the monthly premium.

Most comprehensive health insurance plans have a prescription drug coverage that will pay for a portion of certain medications.

### **Pharmacies**

In the U.S., pharmacies offer health and wellness related products, as well as controlled substances available only with a doctor's prescription. While many medications can be purchased "over the counter" without a prescription, stronger medications and higher dosages which are regulated by the U.S. government, require the prescription to prove that you are under a physician's care and not simply using the drugs improperly or recreationally. Many over-the-counter medications for common ailments, including colds, flu, or other general aches and pains, can be purchased at your local grocery store, as well as at a pharmacy. Many of the medications you can purchase without a doctor's prescription in other countries may require a prescription in the U.S.

### **Rowan University Wellness Center**

The Rowan Wellness Center will see you no matter what type of insurance you have. Wellness Center providers will assess, diagnosis, treat and educate students to support their needs and foster healthy lifestyles. Students with more serious illnesses or conditions requiring hospitalization, diagnostics or specialist care will be referred accordingly. Visits and some services at the Wellness Center are offered at no cost. Other services offered in the Wellness Center may have a small fee associated with them. Health insurance can be used to help with the fee. Students referred outside of the Wellness Center are responsible for 100% of the cost and health insurance makes health care more affordable.

\*Some information taken from [internationalstudents.org](http://internationalstudents.org)