**MEDICAL INFORMATION**

**in Baton Rouge**

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**MEDICAL INSURANCE**

**Insurance Requirements**

* Medical Insurance in the United States is required, not optional.
* You are required to purchase medical insurance coverage either monthly or each semester, or yearly. This includes insurance coverage for a spouse and children.
* You must have no “lapse in coverage” (dates when you are not insured), so if you are covered through your school pay close attention to the start date. If the start date is in the future you must get short term medical insurance until that date.
* If insurance is available through your school or employer it is likely the most affordable option, but you should compare it to other insurance options by visiting [**www.healthcare.gov**](http://www.healthcare.gov/).If you have health needs (surgeries, an ongoing illness, pregnancy, etc.) private insurance may save you money.
* Insurance companies will pay for many medical costs, but only the costs mentioned in the benefits brochure. Read the paperwork carefully to understand what is included. You will pay any cost not covered by an insurance plan.
* **LSU Heath Insurance -** [**international.lsu.edu/IS/current/insuranceinfo.php**](http://international.lsu.edu/IS/current/insuranceinfo.php)

If you are an LSU International Student you are automatically enrolled in the LSU Health Insurance Plan and the individual premium (cost) of $685 per semester and is added to your LSU bill. Check the website to see when your coverage begins, and to view the benefits of the plan. Note that international students on F and J visa statuses may request to substitute the LSU Medical Health Insurance Plan with a private medical health insurance plan which meets all mandatory requirements set forth by the University (and the United States Department of State).

* **Dental and Vision Insurance**

Dental and vision insurance pay for all or most of the cost of having regular dental and eye examinations. (At LSU these are added to your bill at a cost of $75 for vision insurance $169 for dental insurance.) If you are paying for this insurance, use it! It is not for big accidents, but for regular visits and care.

* **Medicaid & CHIP**

Medicaid is a medical assistance program for low-income individuals or families. CHIP, Children's Health Insurance Program, is a state of Louisiana funded for low-income households. To find out if you are eligible for Louisiana Medicaid/CHIP visit [**new.dhh.louisiana.gov/index.cfm/page/220**](http://new.dhh.louisiana.gov/index.cfm/page/220)

* **Louisiana WIC Program**

WIC, Women, Infants and Children, is a state of Louisiana funded program to provide nutritional and education assistance for low-income households; and it is also used to refer families to other applicable health and social services.

If you are pregnant, or have a child up to five years old and you need food, nutrition, or breastfeeding support, visit [**wic.dhh.louisiana.gov**](http://www.wic.dhh.louisiana.gov/)to find out if you are eligible.

**MEDICAL CARE**

**Choosing Doctors**

* Insurance -- Most health insurance plans cover 100% of the cost for one yearly physical examination of a healthy adult patient and all well child visits as recommended by a pediatrician, doctor trained in the care of children.
* **To choose a doctor for an adult or child, view the list of doctors approved for coverage by your insurance company.** If you choose to see a doctor not on this list, you may be responsible for a portion of the charges.
* For all visits for illness or injury, you will pay some percent for treatment; therefore, it is best if to seek treatment at the appropriate health service center.
* Below are recommendations for visiting each type of health center, with doctor’s offices being the least expensive and hospital emergency rooms being the most expensive. Visiting the appropriate type of center also reduces the time you spend in the waiting area or moving to a more specialized facility.
* Follow doctor’s recommendations for all immunizations and annual flu shots.
* Do not request your doctor to provide antibiotics for viral illnesses (cold and flu). Antibiotics are used for treatment of bacterial infections only.

**Choosing Appropriate Care Centers**

**Regular Doctor Visits**

Schedule visits for healthy care visits and annual exams with the regular doctor that you specified with your insurance company.

Schedule these visits in advance and arrive at least 5 minutes early. Remember to bring picture identification and proof of insurance.

**Health Clinics**

Select this type of clinic when an appointment is not available at your regular doctor’s office.

Use this type for illnesses and minor injuries such as allergies, coughs, flu, sinus infection, urinary tract infection, bites or stings, and simple injuries such as sprains or cuts.

**LSU Student Health Center** *Hours:* M-F 8 AM – 5 PM, Sat. 8 AM – 11:30 PM

Infirmary Drive, BR, 70803 *Phone:* 225-578-6271

**Retail Clinic Pharmacy Clinics (Most national chain pharmacies such as Walgreens and CVS)**

CVS Pharmacy *Hours:* M-F 9am-7pm, Sat-Sun 10am-5pm

7777 Bluebonnet Boulevard Suite 100, BR, 70810 *Phone:* 866-389-2727

**Urgent Care and After Hours Clinics**

These clinics are staffed by highly qualified physicians, nurses, and technicians. Visit these clinics when an appointment at your regular doctor is not available or when doctor’s offices are closed. Many are open on weekends and as late as midnight. Typical reasons to visit an urgent care center include broken arm, sprained ankle, minor cuts, allergies, coughs, flu, sinus infection, urinary tract infection, bites or stings. If you have a doctor already, try to visit their office first. Make a note of urgent care clinics close to home as there as many located throughout Baton Rouge. The following are examples.

**The Baton Rouge Clinic Urgent Care Center** Always open, even on holidays

7479 Perkins Road, BR, 70808 *Phone:* 225-246-9997

**The Baton Rouge General Urgent Care Clinic, Building B**

8585 Picardy Avenue, BR, 70809 *Phone:* 225-763-4000

**Health Remedy Urgent Care - Baton Rouge** *Hours:* M - F 8 AM - 5 PM

3235 Perkins Road, BR, 70808 *Phone:* 225-387-3030

**Lake After Hours** *Hours:* M -- F 1 PM – 9 PM, Sat & Sun 9 AM – 6 PM

123 Lee Drive, BR, 70808 *Phone:* 225-302-5757

**Lake Quick Care** *Hours:* M - F 8 AM - 6 PM

307 Third Street, BR, 70801 *Phone:* 225-400-9921

**Emergency Care**

**Emergency rooms are always open.**

**Call 911! Do not drive yourself to the emergency room.**

**Emergency rooms have separate entrances.**

Hospital emergency rooms are for serious problems that require immediate care. Choose the hospital nearest to you. Example health problems include serious cuts or burns, trouble breathing, chest pain, major bleeding, any injury to the head, neck, or torso.

**Baton Rouge General Hospital at Bluebonnet**  *Phone:* 225-763-4000

8585 Picardy Avenue, BR, 70809

Important Note: The Baton Rouge General, Mid-City located on Florida Boulevard does NOT have an emergency room!

**Our Lady of the Lake** *Phone:* 225-765-8635

5000 Hennessy Boulevard

Baton Rouge, LA 70808

**Ochsner Medical Center at O'Neal Lane**  *Phone:* 225-752-2470

17000 Medical Center Dr.

Baton Rouge