MEDICAL INFORMATION Medical Insurance Medical Centers

MEDICAL INSURANCE

Medical Insurance in the United States is required, not optional.

- 1. You are required to pay for your coverage either monthly or each semester.
- 2. 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 for the rest.
- 3. 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.
- 4. If insurance is available through your school or employer it is likely the most affordable option, but you can compare it to other insurance options by visiting **www.healthcare.gov**. If you have health needs (surgeries, an ongoing illness, pregnancy, etc.) private insurance may save you money.

LSU Heath Insurance - 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.

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 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. If you do not go for these visits you have paid for no reason.

Medicaid & CHIP

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

Louisiana WIC Program

WIC is a state funded program to provide nutritional assistance and education for low-income households, and to refer families to other health and social services.

If you are pregnant, or have a child up to 5 years old and you need food, nutrition, or breastfeeding support, visit **wic.dhh.louisiana.gov** to find out if you are eligible.

MEDICAL CENTERS

Under most health insurance plans 100% of the cost is covered for one yearly physical per adult (an examination of a healthy patient), and all well child visits as recommended yearly (or more often) by a pediatrician (children's doctor). To choose a doctor for an adult or child, view the list of in-network (discount) doctors provided by your insurance company.

For all non-well visits you will pay some percent for treatment, so it is best if you can receive good treatment for a low cost. Below are recommendations for when to visit each variety of health center, with non-urgent clinics being the least expensive and hospital emergency rooms being the most expensive. Visiting the appropriate type of clinic also reduces the time you spend in the waiting area.

Do not request your doctor to provide anti-biotics for viral illnesses (cold and flu). Ant-biotics are for treatment of bacterial infections only.

NON-URGENT CARE

Example health problems: Allergies, coughs, flu, sinus infection, urinary tract infection, bites and stings.

LSU Student Health CenterInfirmary Dr

Hours: M-F 8am-5pm, Sat. 8am-11:30pm
Phone: 225-578-6271

Baton Rouge, LA 70803

Retail Clinic Inside CVS pharmacy *Hours:* M-F 9am-7pm, Sat-Sun 10am-5pm

7777 Bluebonnet Boulevard Suite 100 Phone: (866) 389-2727

Baton Rouge, LA 70810

URGENT CARE

Example health problems: Broken arm, sprained ankle, minor cuts, or any nonurgent problem listed above. If you have a doctor already, visit their office first, if not try one of the following:

Lake After Hours (Lee Drive & Highland Road)

Lake Quick CareHours: M-F 8am- 6pm307 Third St.Phone: 225-400-9921

Baton Rouge, LA 70801

Health Remedy Urgent Care - Baton Rouge3235 Perkins Rd

Hours: M-F 8am-5pm
Phone: 225-387-3030

Baton Rouge, LA 70808

The Baton Rouge Clinic Urgent Care Center7479 Perkins Road

Always open, even on holidays
Phone: 225-246-9997

Baton Rouge, LA 70808

EMERGENCY CARE

Example health problems: Serious cuts or burns, trouble breathing, chest pain, major bleeding, any injury to the head, neck, or torso.

Call 911, or drive to one of the hospital emergency rooms below. Emergency rooms are always open.

Baton Rouge General Hospital Mid-City

3600 Florida Boulevard Baton Rouge, LA, 70806

Baton Rouge General Hospital at Bluebonnet

8585 Picardy Avenue Baton Rouge, LA, 70809

Ochsner Medical Center at O'Neal Lane

17000 Medical Center Dr. Baton Rouge

Our Lady of the Lake

5000 Hennessy Boulevard Baton Rouge, LA 70808 Phone: 225-387-7000

Phone: 225-763-4000

Phone: 225-752-2470

Phone: 225-765-8635