Health Insurance Video - *This video contains some general information about healthcare in the United States for international students. You will also learn specific information about Anthem Blue Cross (ABC) Health Insurance through CSU Healthlink.*

INTRO: Welcome to the Humboldt State University International Student Health Insurance Presentation.

1) The following video is an overview of the US Healthcare System for international students. Please pause this presentation and click the orange link at the bottom of the screen to watch this important video. When you finish watching the video, please resume this presentation.

2) You may be asking yourself, “why do I need medical insurance?” It is the policy of Humboldt State University that all international students have health insurance while they are enrolled. Health Insurance will help you pay for any medical bills that you accrue during your stay. Without insurance, your medical bills may be overwhelmingly expensive. The US government will not help non-citizens with medical bills. It is important to know that, for your health insurance to work, you must have purchased it before getting sick or injured.

3) Here are some average medical costs in the United States. As you can see, these can be incredibly expensive and are very difficult to pay without help from a health insurance company (pause 10 seconds).

4) The remainder of this video is geared towards international students who are receiving Anthem Blue Cross (or ABC) Insurance through CSU Healthlink. If you do not have ABC Health Insurance, you may disregard the remainder of this video. Here is a table of costs and coverage dates.
*** Matric: These are based on the 2013-2014 university semesters.
***IELI: These are based on the 2013-2014 IELI sessions.

5) Here is a table outlining the summary of benefits available to you through CSU Healthlink.

6) Now that you have medical coverage, you will need to prove it before you can use it. Your ABC Membership Card, also called your ID card, will arrive within a few weeks after you have started class. You can come to the Center for International Programs to pick up your ABC ID card. Be sure to keep this card with you at all times- you never know when there will be an emergency. Show this card whenever you receive medical treatment.

7) There are several ways that you can receive your medical benefits. You can always cell the 24/7 NurseLine for free medical advice at 1-800-977-0027. You can also visit the Student Health Center on campus, or visit any one of the Preferred Providers off campus.

8) A Preferred Provider (or PPO) network is like a “club” of doctors, hospitals, and other care providers. Visiting a preferred provider will save you money on medical care. You can find your Preferred Providers by calling 1-800-888-2108, or by visiting the ABC website. If you click the Humboldt Doctors link below, you can view a list of PPOs in Humboldt County.

9) The Emergency Room at any hospital is always open, and should only be visited in the case of a life-threatening emergency. If you are unsure whether or not your situation is life-threatening, call the 24/7 NurseLine for answers.

10) Once you have received medical treatment, you must pay your bill. Some doctors will bill you directly, and others require you to pay. If you are unsure, ask the health care provider. If you must pay the doctor directly, you must send your medical bills and/or detailed receipts with a completed claim form to Anthem Blue Cross. You can find a claim form by clicking the active link on this screen. If you do not receive a response after 4 weeks, contact the Anthem Claims Department.

11) Here are some frequently asked questions. (Pause 10 seconds)

12) If you have additional questions, there are several ways to get answers. You can call Anthem Blue Cross at 1-800-888-2108 to check on the status of your bill, if you did not receive your ID card, or if you have a question regarding your benefits or claims. You can also call Wells Fargo at 1-800-853-5899 to change your contact information, or to purchase medical insurance for your dependents, or dental and/or vision coverage for yourself and/or your dependants.

13) If you have any other questions, contact Ward Angles, your health insurance adviser. You can reach him either by phone at 707-826-3732, or by emailing him at angles@humboldt.edu.

Thank you for listening to this Health Insurance Presentation.