

Health Insurance at Regis University

Health insurance alleviates the costs of medical expenses in the United States. Medical expenses can be extremely expensive if you do not carry a health insurance policy. It is highly recommended that you have health insurance coverage in the United States.

Understanding the US health care system

Health care in the United States is confusing and complex, and even US citizens struggle to understand it. Health and medical services are provided by hospitals, clinics, and independent doctor offices, all of which charge money for their services. Most US citizens pay for health insurance coverage to offset the cost of medical treatment. There are a number of private companies that provide health insurance, as well as federal and state governments. Without health insurance coverage, most doctors will not treat you, and you risk paying enormous sums of money if you do receive medical treatment.

Health insurance for international students

All F-1 international students at Regis University must have health insurance. Students attending on a J-1 visa must meet the minimum requirements of health insurance coverage as outlined by the Department of State. F-1 students do not need to meet this minimum coverage.

Enrolling in health insurance

Regis University offers health insurance for exchange students attending on J-1 visas (currently \$1,757 per semester). Students on F-1 visas will have to enroll in a health insurance plan offered by an “international-friendly” provider or ensure that a health insurance plan from their home country covers medical expenses and treatment in the United States. Before selecting a health insurance provider, be sure that you read about any pre-existing conditions limitation. Also, it is best to get a plan that covers both repatriation and medical evacuation.

International student health insurance providers

Regis University provides health insurance for traditional Regis College students and RHCHP students. Health insurance for Regis College students is mandatory, and Regis University’s provider meets all minimum requirements for a J-1 visa. Non-traditional students will need to find another health insurance provider. Start with these international health insurance providers:

International Student Organization: <https://www.isoa.org/>

HTH Worldwide: <https://www.hthstudents.com/>

Betins: <http://www.betins.com/>

Associated Insurance Plans International: <http://www.aipstudentinsurance.com/>

Compass Benefits Group: <https://www.compassstudenthealthinsurance.com/>

International Student Insurance: <https://www.internationalstudentinsurance.com/>

GeoBlue: <https://geobluetravelinsurance.com/products/longterm/navigator-stud-overview.cfm>

iNext: <https://www.inext.com/>

International Student Protection: <http://intlstudentprotection.com/>

Medication, dental care, and eye care generally are not covered by the health insurance policy. Instead, you will need to find individual plans to cover some of these costs. After you enroll in health insurance, be sure to carry your health insurance card at all times. Avoid emergency room visits if at all possible since these visits, even with health insurance, are extremely expensive – if you can wait until after the weekend to visit a doctor’s clinic, then do so. If you are not experiencing a life-threatening emergency, always visit a doctor’s office during regular office hours.

Make sure that you thoroughly read all policy coverage before choosing which health insurance provider will work best for your needs. If you are bringing dependents to the US with you, be sure to enroll them in your health insurance policy as well.