

# Understanding the Wayne State University International Student Health Insurance Requirement

## **Why am I required to have health insurance?**

Due to the high cost of health care in the United States, Wayne State University (WSU) and federal regulations require that all Exchange Visitors, International Students and their dependents have insurance coverage for sickness and illness during their entire program period. Health insurance allows you to focus on your academic success, and not unexpected health care expenses.

## **What insurance plan can I purchase?**

All international students and their dependents, residing in the United States, must enroll in the WSU-sponsored Student Accident and Sickness Plan administered by Blue Cross, Blue Shield of Michigan. Coverage may be purchased either annually or each semester. A registration hold will be placed on your account each semester until coverage is verified. **DO NOT purchase alternative health insurance.** It will not be accepted in place of the Wayne State University plan.

Effective for the 2023-2024 Academic Year, all F1 and J1 students will be covered by a blanket policy for repatriation, that will not require them to pay anything for both them and their dependents.

## **What does the plan cover?**

Blue Cross, Blue Shield of Michigan provides:

- A local and nationwide network of doctors, hospitals and specialists
- Routine health services covered at 100% when you visit the University's Campus Health Center
- Coverage for a wealth of services including doctor's office visits, emergency care, dental services and prescription drugs
- Travel Assistance and Worldwide Unlimited Medical Evacuation and Repatriation

## **How much does it cost?**

	Annual	Fall Only	Winter Only	Winter, Spring & Summer	Summer I	Summer 2
	Start: 8/1/2023 End: 7/31/2024	Start: 8/1/2023 End: 12/31/2024	Start: 1/1/2024 End: 5/2/2024	Start: 1/1/2024 End: 7/31/2024	Start: 4/1/2024 End: 7/31/2024	Start: 5/4/2024 End: 7/31/2024
<b>Student</b>	\$2,054.20	\$870.50	\$712.26	\$1,208.70	\$701.40	\$521.44
<b>Dependent*</b>	\$4,108.40	\$1,741.00	\$1,424.51	\$2,417.40	\$1,402.80	\$1,042.89
<b>Full*</b>	\$6,162.60	\$2,611.50	\$2,136.77	\$3,626.10	\$2,104.20	\$1,564.33
<b>Annual Alone Medical Evacuation/Repatriation (Students with Fellowships or Graduate Assistantships)</b>						
<b>Per Person (All Ages)</b>	<b>\$0.00</b>					

\* These rates are in addition to the student rate.

Though the price may seem expensive, it much more expensive not to have health insurance. For example, one visit to an emergency room can cost well over \$1,500. Typical hospital charges, not including a surgery or tests, may cost \$2,500 or more per day.

## **Where can I find more information?**

Learn more about BCBSM at <https://www.bcbsm.com/> or call 1-877-790-2583. Enrollment questions can be answered by the University's Health Insurance Advocate. They can be reached by email at [oissinsurance@wayne.edu](mailto:oissinsurance@wayne.edu) or by phone at 313-577-3422.

# How to use your BCBMS Health Insurance Plan

## Where should I go when I am sick or injured?

### Make the Campus Health Center your first stop

- ✿ The Campus Health Center is located on the first floor. They can treat a variety of illnesses and minor injuries.
- ✿ Wellness services are covered at 100% with no co-pay
- ✿ The clinic can also provide you with a referral to receive specialized care from a doctor or hospital.
- ✿ They are open Monday – Friday 9:00 am - 6:00 pm. Call 313-577-5041 for walk-in hours or to schedule an appointment.
- ✿ Be sure to contact the Campus Health Center regarding services provided available to your dependents at their office. You may be responsible for some of the charges.

### If you need to see a doctor and the Campus Health Center is closed, visit an Urgent Care Center

- ✿ Urgent Care Centers are extended hour providers that treat minor injuries and acute, non-life-threatening illnesses.
- ✿ Patients are seen on a walk-in basis, so no appointment is necessary. The Urgent Care Centers closest to Wayne State University are:

#### **Vernor Urgent Care**

3456 Vernor Hwy  
Detroit, MI 48216  
(4.3 miles)  
(313) 254-9693  
Hours: Thurs-Wed 10:00 AM-  
10PM

#### **The Wellness Plan**

4909 E. Outer Drive  
Detroit, MI 48234  
(8.5 miles)  
(313) 366-2000  
Hours: 8:00 am - 10:00 pm daily

#### **A.M. Medical Center**

13031 Conant  
Detroit, MI 48212  
(6 miles)  
(313) 893-5490  
Hours: Mon - Fri 9:00 am-8:00 pm  
Sat 10:00 am - 3:00 pm

#### **Concentra Urgent Care**

2630 E. Jefferson Ave  
Detroit, MI 48207  
(5.2 miles)  
(313) 259-7990  
Hours: Mon-Fri 8:00 am - 8:00 pm  
Sat 10:00 am - 4:00 pm

## For major and life-threatening illnesses or injuries, go to the Emergency Room (ER)

☀ Call **911** for life-threatening emergencies and an ambulance will transport you to the nearest hospital.

☀ The four hospitals closest to Wayne State's campus are:

Detroit Receiving Hospital  
4201 Saint Antoine  
Detroit, MI 48201

Henry Ford Hospital  
2799 West Grand Boulevard  
Detroit, MI 48202

Harper Hospital  
3990 John R Street  
Detroit, MI 48201

Children's Hospital of Michigan  
3901 Beaubien  
Detroit, MI 48201

☀ Only visit the ER in the event of an emergency! No charges will be covered for non-emergency medical services received in the emergency room.

## Who accepts my insurance plan?

**Use the Preferred Provider Lookup tool to locate specialists,  
Urgent Care Centers and Hospitals in the BCBSM Provider Network**

1. Visit <https://www.bcbsm.com/>
2. Click Login
3. Make sure "Member" is highlighted
4. Enter Login Information - Register if necessary (If you do not have a Social Security Number, use the last 4 digits of your Banner ID number)

Be sure to locate the Urgent Care Centers and Walk-in Clinics in your neighborhood *before* you need them.

## Always present your insurance card when visiting a medical provider.

- ☀ You can login to your BSBCM account and print a copy of your insurance card within 24 to 48 hours of your online purchase.
- ☀ If you do not receive your permanent card in the mail within 2 to 3 weeks after purchasing your insurance, please contact the OISS Health Insurance Advocate, at [oissinsurance@wayne.edu](mailto:oissinsurance@wayne.edu) or 313-577-3422.
- ☀ If you lose your card, you can request a new card from BCBSM by calling (800) 970-6684 or by going online to <https://yourstudenthealthplan.com/wayne-state-university-international/>



## Office of International Students and Scholars

### Campus Health Center

The Campus Health Center is made up of a group of highly educated and trained health professionals who have years of experience in treating patients. The team consists of nurse practitioners, nurses, and medical assistants who work tirelessly to ensure students receive the best possible care.

The center provides our students quality, cost effective health care.

#### Health Care Services

- Acute Illness Care  
(Sore throats, infections, rashes, etc.)
- Allergy Injections
- Chronic Illness Management
- Immunizations
- Travel health vaccinations
- TB testing
- Physical exams
- Pre-participation Physicals
- Medical Clearance for Health Profession Program
- Annual Exams for Women (PAP Testing)
- Women's health and Diagnostic Testing

#### Location

5285 Anthony Wayne Dr., Suite 115

Detroit, MI 48202

Phone: 313-577-5041

Fax: 313-577-9581

E-mail: [campushealth@wayne.edu](mailto:campushealth@wayne.edu)

Web: <https://health.wayne.edu/>

\*Note: You must dial 1-313 and the number, even if you are calling from the 313 area code.

#### Hours

Monday-Friday 9:00 AM - 5:30 PM



## **Remember: Make the Campus Health Center your first stop**

- Wellness services are covered at 100% when you visit the Campus Health Center
- If you need to see a specialist, they can provide you with a referral.
- When you receive a referral, your deductible is waived.

### **Provider Cost Comparison – BCBSM International Plan**

Provider	Campus Health Center	Specialist (In-Network)	Urgent Care Center (In-Network)	Emergency Room (In-Network and Out-of-Network)
Do I have to pay the deductible?	No	Waived with CHC referral	Yes	Yes
Copay	\$0	\$40 per visit	\$30 per visit	\$50 per visit (waived if admitted)

Only go to the emergency room in the event of true emergency.

If you have a minor illness or injury, try going to the Campus Health Center or an Urgent Care Facility.

### **Definitions**

#### Copay

- This is a fee charged to a person for covered medical expenses.

#### Deductible

- The amount you must pay for your medical services each year before the insurance company begins to pay their portion of the charges.

#### PPO

- A Preferred Provider Organization is a health plan that has contracts with group of preferred doctors and hospitals.

#### Network

- A group of doctors and hospitals who agree to a negotiated price for services they provide.

#### In-Network

- Health care provided by a doctor or hospital that is contracted with the provider network.

#### Non-Network

- Health care provided by a doctor or hospital that is not contracted with the Provider Network. (Please note you will have to pay more for these services.)

#### Referral

- A recommendation to receive specialized care from a doctor or hospital.