

2024 - 2025
J-1 Scholars



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 academic success, 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 International 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.

International Scholars and Dependents Health Insurance Rates

2024 - 2025 Academic Year	Payment Per Month of Coverage
Scholar	\$176.79
Scholar + One Dependent	\$351.49
Scholar + Two or More Dependents	\$528.27

Effective for the 2024-2025 Academic Year, all F1 and J1 students will be covered under the WSU's blanket policy for repatriation, which is cost-free for the students and their dependents.

Though the health insurance plan may seem expensive, it is much more costly not to have health insurance coverage. In the U.S. one visit to an emergency room can cost over \$1,500. Typical hospital charges, not including surgery or tests, may cost \$2,500 or more **per day**.

How do I enroll in the International Health Insurance Plan?

To enroll you must contact the OISS Health Insurance Advocates at oissinsurance@wayne.edu or 313-577-3422 with your Name, Banner ID, and Coverage Dates. An enrollment link will be sent to you through the Gallagher Student Health Portal at <https://student.jcbins.com/1370>

For questions regarding portal issues, contact GSH at 1-833-468-9568 or GGB.JCB.Studentservices@ajg.com. Learn more about BCBSM at <https://www.bcbsm.com/> or call (313) 225-9000.



What does the plan cover?

Blue Cross, Blue Shield of Michigan provides:

- 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 services including doctor's office visits, emergency care, dental services and prescription drugs
- Travel Assistance and Worldwide Unlimited Medical Evacuation and Repatriation

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 (must use the nine-digit Subscriber ID found on your Medical ID card).

Make 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 log in 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 physical card in the mail within 2 to 3 weeks after purchasing your insurance, contact the OISS Health Insurance Advocate, at 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 visit <https://student.jcbins.com/1370>



Make the Campus Health Center your first stop!

The Campus Health Center (CHC) is available for your healthcare needs while you are a student at Wayne State University. CHC is a full-service, nurse-managed clinic, and provides a wide range of physical and mental health services. It is their mission to help all Wayne State students stay healthy so they can attain their educational, professional, and personal goals.

5285 Anthony Wayne Dr
Detroit, MI 48202
313-577-5041
campushealth@wayne.edu

Monday-Friday
9:00 am to 5:30 pm
health.wayne.edu

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.

Campus Health Center Services

The Campus Health Center is made up of a group of highly educated and trained health professionals with 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 WSU students with quality, cost-effective health care.

Acute Illness Care (Sore throats, infections, rashes, etc.)

Medical Clearance for Health Profession Program

Annual Exams for Women (PAP Testing)

Allergy Injections

Travel Health Vaccinations

Pre-participation Physicals

Chronic Illness Management

TB Testing

Women's Health and Diagnostic

Immunizations

Physical Exams

Extended Hours Urgent Care Centers

If you need to see a doctor and the Campus Health Center is closed, you can visit an Urgent Care Center. Urgent Care Centers are extended-hour providers that treat minor injuries, and non-life-threatening illnesses. No appointments are needed for urgent minor ailments. Co-pay as applies.

Urgent Care Centers closest to Wayne State University campus:

Vernor Urgent Care

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

The Wellness Plan

4909 E. Outer Drive
Detroit, MI 48234 (8.5 miles)
(313) 366-2000
Open Everyday
8:00 PM - 10:00 PM

A.M. Medical Center

13031 Conant
Detroit, MI 48212 (6 miles)
(313) 893-5490
MON - FRI 9:00 PM-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
MON - FRI 8:00 am - 8:00 pm
SAT 10:00 am - 4:00 pm

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

Call 911 for life-threatening emergencies and an ambulance will transport you to the nearest hospital. Hospitals closest to Wayne State's campus:

Detroit Receiving Hospital
4201 Saint Antoine
Detroit, MI 48201

Harper Hospital Children's
3990 John R Street
Detroit, MI 48201

Henry Ford Hospital
2799 West Grand Boulevard
Detroit, MI 48202

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.

Provider Cost Comparison with the BCBSM International Plan

	Campus Health Center (CHC)	Specialist (In-Network)	Urgent Care Center (In-Network)	Emergency Room (In-Network & Out-of-Network)
Deductible	No	Waived with CHC Referral	Yes	Yes
Copay	\$0	\$20 - \$40 per visit	\$30 per visit	\$50 per visit

Only go to the emergency room in the event of a 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 a group of preferred doctors and hospitals
Network	Health care is provided by a doctor or hospital that is contracted with the provider network.
In-Network	Health care is 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 <u>not</u> 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.