

Health insurance is not required by federal law or by LCI for F-1 students, but it is strongly recommended. Health care in the US is very expensive.

Things to look for in an insurance plan:

- Dependant coverage
- Medical prescriptions
- Surgery
- Hospitalization
- Doctor's visits
- Evacuation

-Repatriation\*



\***Repatriation** is the process of returning the deceased to their country of origin or citizenship. Repatriation is covered in only some of the plans offered by the companies listed on the back. You may need to purchase it separately.

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**LCI does not recommend any one company; these are suggestions for students to do further research on their own.**

Here are some companies to look at:

<https://www.internationalstudentinsurance.com>

<https://www.visitorscoverage.com/student-health-insurance/plans/>

<https://www.isoa.org>

<https://americanvisitorinsurance.com/student-insurance/>

<https://leweglobal.com/f-1-international-student/>

<https://www.imglobal.com/international-student-health-insurance>

<https://www.studenthealthusa.com/>

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## **Health Insurance Information For F-1 Students**

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## Frequently Used Insurance Terms:

**Provider:** Doctors, physicians, persons who treat you.

**Deductible:** The first dollar amount that has to be paid by the patient. The cost is applied annually.

**Copay:** The specific dollar amount or percentage that the patient must pay when covered services are provided.

**Coinsurance:** The percentage of the total medical bill the patient is responsible for paying. The insurance will cover the rest.

**Maximum Out-of-Pocket:** The highest amount a health plan member is required to pay for covered services outside of his/her benefits plan. Once the member reaches the out-of-pocket maximum, the plan pays 100% of expenses for covered services.

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## Frequently Used Insurance Terms (Continued):

**Inpatient Care:** Service provided after a patient is admitted to the hospital. Inpatient care lasts 24 hours or more.

**Outpatient Care:** Care provided in a clinic, emergency room, hospital or non-hospital surgical center, without admitting the patient.

**Referral:** Specific directions or instructions from the patient's primary care physician that direct him or her to a participating health care professional for medically necessary care.

**Pre-existing condition:** A medical problem that was diagnosed or treated during a specified time before enrollment in a new insurance plan. Some pre-existing conditions may be excluded from coverage during a specified time after the effective date of coverage in a new plan. The typical waiting period is 6 months.

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## U.S. Health Insurance True And False:

**The U.S. government will provide health insurance assistance to international students? FALSE**

*The U.S. government does not pay any part of the medical expenses for international students studying here or for their family members.*

**Insurance will pay for all of healthcare costs. FALSE**

*Oftentimes you have to pay a co-pay, deductible, coinsurance, maximum out-of-pocket.*

**You need to bring your insurance card any time you visit a doctor or hospital. TRUE**

*Always have your health insurance card with you.*

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