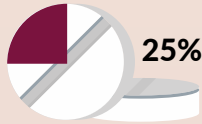


IMPORTANCE OF HEALTH INSURANCE IN THE U.S.



The U.S. healthcare system is very different than your home country's and is known for being the **most expensive in the world**. For most students, it is your first time away from family and living in a new country. Dramatic changes can add to your stress load and increase your chances of getting sick. According to studies, students admitted to:



Usage of at least one **prescription drug**^[1]



Catching the **flu** in the winter^[2]



Getting treatment for **mental health issues**^[3]

Injuries or sicknesses occur when you least expect it, which is why having health insurance coverage is **strongly advised** from the moment you arrive to the U.S.

From Diagnosis to Debt: The Real Cost of Medical Bills

Medical treatment for small events such as doctors' visits and lab tests can add up to significant amounts. Here are some bills for minor conditions:^[4]

\$5,592



Headaches

\$5,721



Sprained Wrist

\$16,689



Rashes

Without insurance coverage, you can jeopardize the hard work you've put into your educational journey.



Early program termination



Additional stress



Poor credit scores



Financial penalties and hardship

How Insurance Helps You:

Health insurance protects you from high bills. Not only do you receive coverage for medical expenses, but insurance provides you with access to doctors and hospitals at discounted rates. Navigating a foreign healthcare system is difficult. By having a reliable health insurance, you get benefits such as:



Savings

Save and **pay less** on medical bills



Accessibility

Find doctors with much less effort



Assistance

Get support **throughout** the process, including claims

Get Insurance Today!

More information at www.isoa.org

[1]: Team, SingleCare. "Prescription Drug Statistics 2022." The Checkup, 4 Oct. 2022. <https://www.singlecare.com/blog/news/prescription-drug-statistics/>.

[2]: Knox, Richard. "Flu on Campus: Avoiding Misery for \$20." NPR, NPR, 4 Dec. 2008. <https://www.npr.org/templates/story/story.php?storyId=97780307>

[3]: Berger, Matt. "Mental Health and College Students." Healthline, Healthline Media, 20 Sept. 2018. <https://www.healthline.com/health-news/college-fresh-mental-health>

[4]: Bills based on actual patient claims