

Do's and Don'ts of the U.S. Health Care System

Presented by: **ISO**
Student Health Insurance

American health care is widely known to be the **most expensive** in the world.
This guide will introduce what to do and what to avoid to make the most of your medical visits in the U.S.



DO:



DON'T:

Understand that costs are very **expensive** and can vary between doctors



Medical cost

Assume treatments are **free**, or that your doctor can guarantee coverage

Purchase health insurance upon arrival and learn your plan's basic coverage



Health insurance

Stay uninsured, which can lead to **high** medical costs

Make an **appointment** with doctors if not feeling well or visit a walk-in clinic



Seeking treatments

Visit an ER for **unserious** conditions; can lead to long waits and huge bills

Visit **U.S. physicians** to get prescriptions; bring extra medicine from home country



Prescription drugs

Bring **home country** prescriptions, or attempt to get medicine without one

Contact your insurance company for info **before** making payments to your doctor



Medical bills

Ignore any communications from your insurance company about medical bills

Important actions when visiting doctors:



Understand definitions

Familiarize yourself with insurance plan terminology within your brochure



Finding a doctor

Know in-network doctors who provide direct billing at negotiated rates



Be proactive

Follow up with your insurance company for claims processing

More information at isoa.org.