

International Students

Welcome to Salem State! To help you stay healthy, please see the following FAQs about immunizations, health care in the United States and health insurance.

Frequently Asked Questions

What paperwork do I need to submit to counseling and health services before I arrive at Salem State?

Complete the [health and immunization form](#) and send to counseling and health services. If you or your doctor attaches a copy of your immunization record to this form, please have it translated into English. All international students, regardless of the number of credits they are taking, must comply with the Massachusetts immunization requirements.

How does health care work in the U.S.?

The U.S. health care system is different than in most other countries. Instead of socialized or government-paid medicine, each person has to pay for his or her own medical care such as the cost to see a doctor, obtaining prescription medications, having lab procedures done, and for expensive hospital stays. Health insurance helps cover the costs of such visits which can be from \$75 for seeing a doctor to over \$30,000 per day for admission to a hospital.

Without insurance, the person would be responsible for paying all of those costs. With insurance, the person would be responsible to only pay a portion (usually called a co-pay) for these costs. Therefore, it is very important and useful to have health insurance to help navigate and afford the U.S. health care system. Students should read and become familiar with their policy's terminology and benefits. Important words to know and understand are deductible, co-pay, co-insurance, preferred provider, primary care physician, specialist, in-network, out-of-network, pre-existing condition, and referral. If you are unsure about any of your coverage for seeing a specific doctor, contact your insurance company.

As an international student, it is important to know that the U.S. government does not pay any part of any medical expenses for international students and it is a violation of immigration laws for F-1, F-2, J-1, and J-2 students and their dependents to accept public assistance. It is important to sign up for an insurance plan prior to becoming ill or injured.

What type of health insurance plan do I need?

Massachusetts state law requires all international students studying in Massachusetts to have health insurance, regardless of the visa or number of credits. To ensure that all students are provided the most cost-effective coverage, and to meet the Massachusetts state and U.S. immigration law requirements, international students must purchase the Salem State student health insurance plan.

- If your parent or spouse is employed by a U.S. company, and you are covered under a U.S. health insurance plan through your parent or spouse, you may be eligible to waive the Salem State student health insurance plan by using the [enroll/waive link](#). You must be registered for classes in order to [enroll or waive online](#). Please contact the bursar's office to confirm whether or not you can waive the Salem State student health insurance plan for this reason.
- All full-time students will be automatically enrolled and billed for the student health insurance plan. After you are registered for classes, you should confirm your enrollment through the [enroll/waive link](#). If you are an ESL student, you will need to enroll in the plan when you arrive at Salem State. You will need to renew the plan in August each year that you attend college here. Please confirm with the Salem State student

health insurance company that you have been enrolled in the insurance plan and that an insurance card is being sent out to your correct address.

- Do not purchase another policy or have your sponsor (embassy or government) purchase a policy for you unless you intend to have additional health insurance. International students covered by another plan should not renew the policy for 2012-2013 and should inform third parties (embassies or other sponsoring organizations) who may have purchased other insurance for them.

How do I enroll in the Salem State student health insurance plan?

If you have registered for classes already, you can [enroll online now](#). Detailed information on how to enroll in the plan can be found by going to [student health insurance](#).

Students who have dependents (spouse or child) should purchase the dependent's insurance within a few days of arrival in the U.S. Dependents are required by law to have health insurance, but are not required to have the Salem State insurance; only the student is required to purchase the Salem State student health insurance plan. Since only students may be treated at Salem State's counseling and health services, students should locate a physician or clinic for their dependents as soon as possible so that if they become ill or injured, they know where to go for health care.

If I get sick, what are some tips for accessing health care in the U.S.?

Students should always go Salem State counseling and health services first, for any health care needs during business hours. For Salem State students, there is no cost to see a doctor or nurse at counseling and health services. There is a charge for some lab tests and some immunizations. If you need to see a specialist off campus, we will give you suggestions as to who you should contact. Your health insurance is for treatment that you receive off campus, or for lab tests you may receive at counseling and health services. The hospital emergency department should only be used for life-threatening injuries or illnesses.

- Students should always carry their insurance card. Most hospitals, doctors and pharmacies work directly with insurance companies for payment. Without the insurance card, students may be required to pay the cost themselves and then apply to be reimbursed by the insurance company.
- Students should complete insurance claim forms accurately and respond promptly to any requests for additional information. If you have the Salem State student health insurance plan, we can help you if you have questions.
- Students should read and become familiar with the policy terminology and benefits. Important words to know and understand are: deductible, co-pay, preferred provider, primary care physician, and pre-existing condition. These and other important terms and concepts are described in the brochure.

There is a hold placed on my registration by counseling and health services. What should I do?

A hold was placed on your registration because counseling and health services records show that you have not met all of the listed immunization requirements. You need to complete and return the [health and immunization form](#). Either counseling and health services does not have documentation of your immunization records, the documentation is incomplete, or you are missing or have an expired immunization. Counseling and health services will send you notification prior to the registration period. Please make sure to always update your mailing address on your Navigator account or with the registrar's office. If you have any questions about what information counseling and health services is missing, call 978.542.6413.

Are counseling services available to international students?

Absolutely! The experience of studying abroad can be both exciting and stressful. As an international student, you may face the challenge of addressing academic and personal concerns in an environment that is new and unfamiliar. The counseling and health center provides services that can be helpful. We are aware that counseling may be uncommon in international students' home countries. Therefore, your

counselor will discuss the process of counseling and explain how it may be helpful. It may be difficult at first to discuss personal problems with a stranger. Generally, these difficulties diminish once you start to trust your counselor.

Services are available to all students and all conversations are confidential. Counselors do not release information about a student without that student's written permission, except in the case of imminent danger to self or others, abuse, court order, or where otherwise required by law. Records of counseling are not a part of a student's official transcript. To make an appointment, or to find out further information about our services, contact us at 978.542.6413.

Common concerns experienced by international students

- Finding that some individuals do not understand people from other cultures
- Using a foreign language
- Adjusting to a new educational system
- Relating to peers, roommates and professors
- Learning to deal with new customs, behaviors and attitudes
- Insufficient financial funding
- Adjusting to changes in diet
- Being exposed to prejudice or discrimination
- Separation from family and friends over long distance
- Finding that the academic program does not address your needs or those of your country of origin

Overall, these concerns can make the process of adaptation to a new culture and a new academic environment very difficult and stressful. These challenges can result in stress that can affect academic performance and your social and emotional functioning. Salem State counselors are sensitive to the needs of international students. They are interested in helping you achieve success in school. Our counselors provide a welcoming atmosphere for you to address questions and concerns and to help you explore possible ways to resolve or cope with difficulties you have encountered.