



The University of New Mexico

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WHAT TO DO WHEN YOU GET SICK FOR F-1 AND J-1 STUDENTS

I. EXPLANATION

It is likely that, at some point during your stay in the US, you will need some type of health care. The most accessible health care for students can be found on Main Campus at UNM Student Health and Counseling (SHAC). SHAC is open Monday through Friday, 8am to 5pm (On Tuesdays, SHAC is open 9am-5pm). For more information about SHAC services, visit the SHAC website at <http://shac.unm.edu> or call (505) 277-3136.

Generally, SHAC health practitioners can treat your medical conditions. If they are unable to treat your condition, they will assist you with referrals to other health facilities, which can provide the care you need. Students who purchase UNM Student Health Insurance pay \$4.50 for an office visit at SHAC. Students who purchase the International plan pay \$3.00 for an office visit. There are additional fees for lab work, X-rays and other treatments. For those without the UNM (or International) insurance plan, the price is **\$15.00 for an office visit and \$20 for the Walk-In Clinic**. Dependent spouses can be treated at Student Health and Counseling only if they are covered by the UNM health insurance. Dependent children cannot be treated at SHAC. If your illness requires immediate attention and SHAC is closed, you can:

1. Contact the doctor on call at Student Health and Counseling by calling 277-3136.
2. Contact a local doctor's office or clinic.
3. If you cannot contact a doctor or clinic and the illness is severe, go to a hospital emergency room (make sure to check with your insurance company in advance, if you are not so severely sick that you are prevented from doing so).
4. Take medical insurance information with you (including an insurance card if you have one).
5. Take a picture I.D. with you.
6. Take a friend or acquaintance that can help you.

If you are ill, and Student Health and Counseling is closed, or if you need care for your spouse or children, you may try the following health care providers for an appointment or emergency care.

UNM Hospital
2211 Lomas Blvd NE
Albuquerque, NM 87106
(505) 272-2111 (Switchboard)

Presbyterian Health Services
1100 Central Ave. SE
Albuquerque, NM 87106
(505) 841-1234

Lovelace Medical Center
601 Dr. Martin Luther King Jr.
Ave NE
Albuquerque, NM 87102
(505) 727-8000

UNM Westside Clinic
4808 McMahon Blvd
Albuquerque, New Mexico 87114
(505)272-2900

Presbyterian Kaseman Hospital
8300 Constitution NE
Albuquerque, NM 87110
(505) 291-2000

Lovelace Sandia Urgent Care
5150 Journal Center Blvd NE
Albuquerque, NM 87109
(505) 262-3233

UNM Northeast Heights Clinic
7801 Academy RD NE
Albuquerque, New Mexico 87109
(505)272-2700

Lovelace Women's Hospital
4701 Montgomery Blvd. NE
Albuquerque, NM 87109
(505) 727-7800

Lovelace Westside
[10501 Golf Course Rd. NW](#)
Albuquerque, NM 87114
(505) 727-2000

II. UNDERSTANDING YOUR HEALTH INSURANCE POLICY

Be prepared in advance by being familiar with your insurance company's policy on emergencies and hospital treatment. Many insurance companies require you to check with them before going to the emergency room of the hospital. It is important to know what exactly your health insurance plan covers before the need to seek medical treatment arises. Sometimes it might be hard to understand the terminology, which describes your benefits and specific health conditions that are not included in the plan. This short guide should help you better comprehend your health insurance policy.

I. BASIC INSURANCE TERMINOLOGY

Please note that the terms listed below will introduce you to basic insurance terminology used throughout the industry. This list is not comprehensive and it is for informational purposes only.

Accidental Death and Dismemberment Benefit - The amount of money the insurance company will pay your family if you die or the amount they will pay you should you lose bodily parts in an accident.

Congenital Defects - Medical problems you are born with.

Co-payment - The percentage of costs for services, which you must pay (e.g., if the company pays 80%, your "co-payment" is 20%).

Deductible - The amount you must pay for treatment of an injury or illness before the insurance company will begin to pay for you.

Exclusions - Illnesses or services the insurance company will not pay for.

Health Maintenance Organization (HMO) - A type of Health Benefit Plan under which the Members receive all medical services through a specific group of Participating Providers.

Inpatient Care - Services provided while staying for a period of time in a hospital.

Limitations - Limits on the amount the company will pay or the services they will pay for.

Medical Evacuation Benefits (Medevac) - The amount the company will pay if you need to be transported long distance for health care.

Medical Expense Benefit - Services and amounts the company will pay for your medical coverage. (Also called your "payment limit")

Outpatient Care - Medical services provided while you are not staying in a hospital (e.g., at a doctor's office).

Policy - Specific contract or agreement between you and the insurance company, in which you pay to receive certain benefits.

Pre-existing Conditions - Illnesses or injuries you had before your policy began.

Premium - Monthly or yearly fee, which you pay to the insurance company for medical coverage.

Primary Care Physician (PCP) - A doctor selected by the Member to be the first physician contacted for any medical problem. The doctor acts as the Member's regular physician and coordinates any other care the Member needs, such as a visit to a specialist or hospitalization.

Provider - A licensed health care facility, program, agency, physician or health professional that delivers health care services.

Referral - A written recommendation by a physician for a Member to receive care from a specialty physician or facility.

Repatriation Benefit - The amount the company will pay to transport your body back to your home country if you die.

Right of Subrogation - The insurance company has the right to sue others for your injuries even if you don't agree.