English Language Program (ELP) Student Frequently Asked Questions

Insurance

1. **What are the insurance requirements for ELP students?**

   All full time ELP students must have health insurance during your time studying with the ELP.

2. **Does ELP offer health insurance?**

   The ELP health insurance policy is available to all F-1 and J-1 students through a company called HTH Worldwide. F-1 and J-1 students are automatically enrolled in this policy, and the charges are reflected on your bill each session. There are a few exceptions to being enrolled in this policy, so please contact the ELP Main Office for any questions about your particular situation at elp@sas.upenn.edu

3. **What are the co-pay and deductible policies? Why does HTH not cover all fees?**

   Co-pays and deductibles are part of most insurance policies and are not unique to HTH.

   Co-pays are an amount that the student pays at the time of an appointment or treatment. For example, some insurance policies charge a $30 co-pay for office visits. This means that each time a student sees a physician they will pay $30. There is no co-pay for students for office visits to SHS.

   Deductibles are the amount of medical expenses that you must pay before your insurance carrier will pay any expenses. For example, if a student has a $300 deductible, they will have to pay $300 in medical expenses before the insurance carrier pays any money.

4. **When do I use the insurance card? Do I need it when I visit SHS?**

   You should bring your insurance card, or a photo of your insurance card on your phone, with you when you visit SHS. In addition, you will need to swipe your PennCard upon check-in at SHS. We recommend that you keep your insurance card and PennCard with you at all times.

5. **Do I have to register my insurance card with HTH? How do I do that?**

   In order to use your health insurance, you must register your ELP insurance policy when you receive your card: [https://www.hthstudents.com/login/step1.cfm](https://www.hthstudents.com/login/step1.cfm)

   You can also find information on this website about what services are covered by your insurance and how to request reimbursement (the company may pay you back for some services): [www.hthstudents.com](http://www.hthstudents.com)
6. Are eye care services included in the HTH insurance policy?

Please refer to the HTH policy brochure for information regarding which medical expenses are covered by this policy. You will receive a copy of this brochure during orientation.

7. Are dental services included in the HTH insurance policy?

Please refer to the HTH policy brochure for information regarding which medical expenses are covered by this policy. You will receive a copy of this brochure during orientation. There are a variety of options for visiting a dentist close to campus. For more information about visiting a dentist during your time at the ELP, please ask the ELP Main Office.

Clinical Fee and Services

8. What is the clinical fee?

The clinical fee covers access to Student Health Service (SHS), which is required for all ELP students. The clinical fee is automatically included on your bill each session.

9. How many and what kind of services are covered by my clinical fee each session?

All office visits to SHS (Nursing, Nutrition, Primary Care, Sports Medicine, Travel consultations, Podiatry, Health Counseling, Men’s Health, Women’s Health and Trans Health) are covered by the clinical fee. You can come to SHS for an office visit as many times as you need during the year and in most cases, you will not be charged for the visit. **Any procedure or test performed in addition to an office visit with a provider will be charged to your student account.** Additional costs include but are not limited to vaccines, durables, medications, treatments, diagnostic tests, labs, etc. You can submit these costs to your insurance provider for potential reimbursement.

With the exception of Acupuncture and Massage, below is a list of visits at SHS that are covered by the clinical fee:

Unfortunately, Acupuncture and Massage appointments are not covered by clinical fee.
10. **What do I do if I’m really sick, or have an accident (e.g. fall off bike, on sidewalk, etc.) and want to see a doctor? Should I go to SHS or The Hospital of the University of Pennsylvania (HUP)?**

**SHS should always be your first stop because you don’t pay for an office visit.** If you are really sick, the first thing that you should do is **call (215) 746-3535** to make an appointment. SHS is usually able to see you the same day that you request an appointment. If you can’t see a doctor, SHS can schedule you with a nurse. If it is after hours, you should still call SHS because there is a provider on-call 24 hours a day, seven days a week.

Visits to the emergency room at any hospital including the Hospital of the University of Pennsylvania (HUP) can be very expensive, and the exact cost will vary by insurance provider. If you have a true emergency, a visit to the closest emergency room is advised, but there will be costs associated with the visit.

11. **Can I have a regular check-up with a doctor at SHS?**

Yes, you can have a regular check-up with a doctor at SHS. This is true regardless of the type of health insurance you have. All office visits to SHS are covered under the clinical fee for all students. You can schedule an office visit as many times as you like without paying. If during that office visit it is recommended that you get specific lab work (blood tests, X-ray, etc.) then there may be a fee for these services depending on your insurance. You should clarify these charges before you agree to any additional work.

12. **If am uncomfortable with a male nurse examining me, can I request a female nurse?**

Yes, you can always request the gender of the provider/nurse at SHS. It is best to make this request when you schedule your appointment.

13. **Are language translation services available at SHS?**

Yes, you can request a phone translator for an office visit at SHS. It is best to make this request when you schedule your appointment.

14. **If I need prescriptions, can I get them from SHS?**

SHS offers some prescriptions at a discounted price. Other prescriptions can be filled by any pharmacy. Most students use the CVS pharmacy located near the book store. Even if you see a doctor at HUP you will most likely get your prescription filled at a pharmacy of your choice. SHS offers some birth control options such as birth control pills and Plan B (Please refer to Question 15 for more detailed information on birth control options offered by SHS.)

15. **What are the birth control options? Are they all equally priced?**

Women’s Health provides information to students regarding the various forms of contraception (for birth control and menstrual regulation) and counseling to help you determine which method is best for you. Most methods, including combined oral contraceptives ("the pill"), progestin only pills, female condoms, and male condoms, are distributed at Student Health at a low cost to students. For more detailed information on SHS birth control options please visit [http://www.vpul.upenn.edu/shs/contraceptive.php](http://www.vpul.upenn.edu/shs/contraceptive.php).
**Immunization Requirements**

16. *What are the immunization requirements for ELP students?*

   You SHOULD bring a copy of your immunization records with you. This allows Student Health Service to better serve you if you are sick. The vaccination records you should bring are Hepatitis B, Measles, Mumps, Rubella (MMR), Varicella (Chicken Pox), Tetanus-Diphtheria-Pertussis (Tdap), and Meningococcal. You can obtain these records from your family doctor in your home country. These records do NOT need to be in English, but it is preferred if they are. It is okay if you have some of these records and not all of them. Most colleges and universities require all full time students to submit a copy of their immunization records, so bringing these records with you to Penn is great practice.

   When you arrive and enroll in the ELP, you will be given further instructions about how to submit these documents to SHS. Please do not send these documents to the ELP. At this time, you just need to bring them with you when you come to the U.S.