

Health Care Coverage

Healthcare in the U.S.

Health care costs in the U.S. are high, and it is essential that each person have the coverage that best suits their circumstances. When considering your options, keep in mind that routine visits to a doctor will cost approximately \$100 to \$200 per office visit. This does not include charges for any tests or medications you may need. Without insurance, a trip to the emergency room will be very expensive, often in the thousands of dollars depending on the circumstances. A day in the hospital could cost thousands of dollars as well. Prescription drugs can also be quite costly, with a single prescription possibly costing \$100 or more.

When shopping for health insurance, there are many different options, and it pays to shop carefully. To make an informed choice, begin by familiarizing yourself with the basic insurance terminology. In selecting an insurance policy, be certain to read the “fine print”, i.e. all the details of the plan.

Some Points to Consider

- Do you require coverage for routine visits and emergency care, or just emergency care?
- Do you have an existing medical condition for which you will require treatment during your stay at Yale?
- How much of a monthly premium can you afford?
- What is the deductible? (the amount you are required to pay before the insurance policy begins to pay)
- What is the required co-payment? What percentage must you pay and what does the insurance policy pay?
- Do you need individual or family coverage?
- Do you want prescription coverage?
- What is the maximum coverage of the plan? Is there a daily limit on the coverage?

Coverage Options

Options will vary depending upon your Yale affiliation. Choose your Yale affiliation below for more information on health insurance. When seeking health insurance coverage, you will want to be familiar with [health insurance terminology](#) [1]. Understanding the basics will help you make an informed choice.

[Students](#)

Degree-Seeking

All eligible enrolled students attending Yale at least half-time and working towards a Yale degree, receive many [Yale Health](#) [2] services, including primary care. You can review the [Student Coverage](#) [3] page to understand your Basic Coverage service, which includes care in Student Health, Acute Care, and Mental Health & Counseling for students amongst other services. If you are eligible for Yale Health Basic Student Health Services, the university requires you to obtain additional coverage for hospitalization and specialty care; unless you waive Hospitalization/Specialty Care coverage you are automatically enrolled in and billed for that coverage as well.

All new degree-seeking students need to review the documents about health services requirements and submit necessary health forms by the indicated deadlines. Please check the section about [vaccination requirements and health forms](#) [4] for more details.

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Hospitalization/Specialty Care Coverage

Unless you waive the Hospitalization/Specialty Care coverage you are automatically enrolled in that coverage as well. If you choose to waive this coverage you need to [do so online](#) [5]. Please note, we strongly discourage you from waiving Yale's coverage as it is one of the most affordable plans available to you. Please do your research before choosing to waive the coverage.

Dependents

Students can enroll their dependents (spouse or civil union partner and dependent children) for Yale Health Care by the enrollment deadline. Here is the [enrollment form](#) [6], and further details are in the [Student Handbook](#) [7].

Your dependents can also obtain hospitalization/specialty coverage from Yale Health. For details about services, coverage and costs, go to the [Yale Health website](#) [8] and look at the Student Handbook.

Non-degree (Visiting Assistant in Research, Exchange Scholars, Student Intern, etc.)

Non-degree students (including DSR, VAR, special students, student interns, etc.) are generally not eligible for the student rates at Yale Health. You may be eligible to purchase the Yale Health Billed Associates Plan, or may use Yale Health on a fee-for-service basis. Contact the Yale Health Member Services Department (member.services@yale.edu [9]) for eligibility guidelines and rates.

If you choose not to use the Yale Health plan, you are responsible for obtaining healthcare coverage for the duration of your stay at Yale. This plan may be from a provider in our home country or may be purchased from a private provider. If your family is with you in New Haven, each member must also have health insurance.

J-1 Exchange Visitors

J exchange visitors, including J-2 spouses and dependent(s), are required to have a minimum amount of health insurance for the entire period of their stay in the U.S. Please see our [Health Insurance Requirement Page](#) [10] for more information

J exchange visitors may also be subject to the requirements of the Affordable Care Act. For more information on the Affordable Care Act, see these resources:

- [U.S. Department of Health & Human Services](#) [11]
- [Impact of the ACA on International Visitors](#) [12]

[Scholars](#)

Salaried Yale Appointments

If you have a paid appointment at Yale (e.g. faculty, post-doc, or staff), you will be eligible for [Yale Health](#) [13] primary and hospitalization coverage, as will your dependent children and spouse (or civil union partner). Your host department will provide you with the details of obtaining Yale Health coverage or you can find this information at the Yale benefits [website](#) [14].

Appointments that do not Confer University Benefits

If you will not receive a salary or stipend from Yale, you may be eligible for Yale Health coverage through the more expensive Billed Associates Plan. Contact the Yale Health Member Services Department (member.services@yale.edu [9]) for eligibility guidelines and rates.

If you choose not to use the Yale Health plan, you are responsible for obtaining healthcare coverage for the duration of your stay at Yale. This plan may be from a provider in your home country or may be purchased from a private provider. If your family is with you in New Haven, each member must also have health insurance.

J-1 Exchange Visitors

J exchange visitors, including J-2 spouses and dependent(s), are required to have a minimum amount of health insurance for the entire period of their stay in the U.S. For those with Yale Health Insurance, Yale Health benefits start on the 1st of the month. Therefore, if you start your appointment on any other day, you must purchase coverage to bridge any gap. Please see our [Health Insurance Requirement Page](#) [15] for more information.

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- [U.S. Department of Health & Human Services](#) [11]
- [Impact of the ACA on International Visitors](#) [12]

Please note that J-1 scholars and J-1 students have different exempt periods.

[Spouses, Partners & Children](#)

Dependents

When preparing your budget, health insurance costs for all dependents must be included. All J-2 dependents must carry minimum coverage as specified by immigration regulations. If Yale Health coverage is offered as a benefit of employment, then you will need to register your spouse or any dependents at the time of your own registration or within 30 days of any event of marriage or birth. If you are not covered by Yale Health, you will want to shop around for the coverage that best meets your needs as a family.

Unmarried Partners

Unmarried partners are not entitled to be listed as dependents on your Yale Health coverage. You must seek travel insurance coverage from an outside insurance agency.

[Short-Term Visitors](#)

Anyone who comes to the U.S. for a brief visit will want to have accident insurance coverage that covers emergency care or hospitalizations. Be sure and arrange travel insurance before you depart for the U.S. that will be valid for your entire stay.

Alternative Healthcare

Alternative health care or **alternative medicine** generally refers to therapies not typically employed within traditional western medical practice. There is a wide range of alternative practitioners in the New Haven area and includes licensed naturopaths, acupuncturists, chiropractors, and massage therapists. Some alternative health care may be covered by your private health insurance, and you should be in touch with your insurance company to check before you schedule a visit since policies vary widely about what is covered and what is not.

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Hub Page View:

Source URL: <https://oiss.yale.edu/life-at-yale/health-wellness/health-coverage-options>

Links

[1] <https://www.healthcare.gov/glossary/> [2] <https://oiss.yale.edu/life-at-yale/health-wellness/yale-health> [3] <https://yalehealth.yale.edu/coverage/student-coverage> [4] <https://oiss.yale.edu/getting-started/new-students/preparing-for-yale/health-care/before-you-leave-home/vaccination-requirement-health-forms> [5] <https://yhpstudentwaiver.yale.edu/> [6] <https://yale.box.com/shared/static/auxx93su1jr2vyvhg2i8ck1o86uimipr.pdf> [7] <https://yale.box.com/shared/static/5ztni1hc5jobdd4bna6o5rt2pyhkg0zx.pdf> [8] <http://yalehealth.yale.edu/understand-your-coverage> [9] <https://yalehealth.yale.edu/understand-your-coverage> [10] <https://oiss.yale.edu/immigration/f-1-and-j-1-students/requirements-in-detail/health-insurance-requirement> [11] <https://www.hhs.gov/healthcare/about-the-aca/index.html> [12] <https://www.internationalstudentinsurance.com/explained/the-aca-and-international-students.php> [13] <http://yalehealth.yale.edu/> [14] <https://your.yale.edu> [15] <https://oiss.yale.edu/immigration/j-1-scholars/maintaining-legal-status/health-insurance-requirement>