

Navigating Health Care as a Graduate Student at Northwestern

Political Science Department First Year Orientation

- **Why discuss healthcare?**
 - Having to navigate a new healthcare system can be an added stress- I'm here to help you worry less!
 - I have personal experience with this and am here to answer questions! (And available via e-mails, always, as well).
- **REMEMBER: Most of your basic health care needs can be taken of free of charge (or at low cost) at student health. When in doubt, get checked out!**
 - Flu Shots
 - Physicals and Exams
 - Some blood tests
 - X-rays
- **If you need to see a specialist outside of student health**
 - You need a referral from a doctor at Health Services... but **fear not!**
 - Referrals are NOT difficult to obtain. Simply call the appointment desk and ask to make a referral appointment.
 - ALWAYS get a referral before going to an appointment outside student health- otherwise you get hit with a **\$500.00** fine!
- **If you are ever in a medical emergency (or think you may need to go to the emergency room)**
 - You can call **847.491.8100** to speak to the on-call physician. They are really good at guiding you in the right direction. They are available 24 hours a day, 7 days a week. There is ALWAYS a physician on call that you can talk to, free of charge.
 - **YOU DO NOT NEED A REFERRAL FOR EMERGENCY ROOM VISITS (Believe me- I made this mistake!)**
- **Financial ins and outs**
 - My information is based on my own experiences- so it is always best to call or visit the insurance office if you have specific questions about how deductibles and out of pocket costs work (they are surprisingly friendly!)
 - Based on *my* experience:
 - Co-pay for office visits *outside* of student health: \$20.00
 - Deductible: \$250.00
 - Out of pocket expenses: Insurance pays 80%, you pay 20% until you reach your maximum out of pocket expense for the year of \$1000.00
 - Maximum yearly costs: \$1250.00 (not including co-pays or prescriptions).
 - **If you have a hospital or doctor's bill that seems frighteningly high- remember:**
 - Always ask if you can be put on a payment plan.

Numbers, addresses, etc.

- **After hours on-call physician hotline (for urgent medical questions)**
 - **847.491.8100**
- Student Health Home Page:
<http://www.nuhs.northwestern.edu/evanston/default.aspx>
- Appointment hotline at student health:
 - 847 491-2204
- Health Services Location:
 - 633 Emerson Street (which is super convenient- it's literally right on the north side of Scott Hall!)
- Good health system (but not the only one, of course!) to look into if you need to see outside specialists:
 - Northshore University Health System: Evanston Hospital. Primary location at 1000 Central Street in Evanston (near Evanston and Ridge). Easily accessible by the purple line (off of the Central Stop.)
 - <http://www.northshore.org/>
- Counseling and Psychological Services Appointment Line: (847) 491-2151
- My contact information: m.suttmann.lea@u.northwestern.edu