

ADULTING 101:

Your Healthcare Cheat Sheet

Congratulations, you've entered adulthood!

While you may not depend on your parents as much these days, chances are you'll remain covered by their medical insurance plan until you turn 26. This is a great time to learn how to navigate the healthcare world before taking on your own insurance plan. For starters, here are some tips on where to go for care. **Remember to check first to make sure the provider or service is covered in-network.** This could save you a lot of money!

Primary Care Physician

- ▶ Routine checkups
- ▶ Immunizations
- ▶ Preventive services

Cost: Preventive services are covered 100%, but for other visits you'll need to pay a copay or coinsurance.

Telemedicine/Virtual Visits

- ▶ Available over the phone or online
- ▶ Care for cold and flu symptoms, allergies, bronchitis and more
- ▶ In some states, you can get a prescription

Cost: Usually a first-time consultation fee, then a flat fee for any visit thereafter. A copay may also apply.

Emergency Rooms

- ▶ For serious life-threatening conditions such as heavy bleeding, chest pain and severe head injuries

Cost: A much higher copay and/or coinsurance.

Nurse Line

- ▶ 24/7 answers to medical questions
- ▶ Details on medications, side effects, and when to seek care

Cost: Often free.

Urgent Care Center

- ▶ Non-emergency in-person care
- ▶ Common visits: sprains, minor broken bones, and minor infections

Cost: Copay or coinsurance; usually higher than an office visit.



AWAY AT COLLEGE?

Many colleges have health services available on campus — check your institution's website to find out what services they offer and whether they accept your insurance provider. Some colleges even offer student insurance plans — it's worth checking your current benefits against a college-offered plan to optimize the money you spend on healthcare.

ALREADY HAVE INSURANCE?

Check to see if your insurance requires a PCP in your college town. This is typically dictated by the type of insurance you have. For instance, an HMO requires you to have a PCP as well as referrals to be seen by a specialist, whereas a PPO doesn't. Another important check is to see if you have coverage in your college town. Visit your insurance carrier's website and conduct a provider search using your college town's location and make sure there are providers available to you.

CAN MY PARENTS STILL HELP?

Now that you are an adult, your parents' ability to help you in medical or financial situations are severely limited. It is a good idea for you to have a conversation with your parents about obtaining the following documents in order for them help you medically and financially, especially in the case of emergency:

- ▶ Medical Power of Attorney in the state you currently live in **and** the state you will attend college in. This will give your parents the power to directly handle health information and decisions.
- ▶ HIPAA Release in the state you currently live in **and** the state you will attend college in. This will allow your parents to access your health information from any provider and assist in accessing medical bills.

Not health related, but also very useful for financial purposes at college:

- ▶ FERPA Form in the state you will attend college in. This allows the school to share your education information with your parents, often needed just to pay your tuition.

TIPS



Make sure you have enough of any prescriptions you'll need to last your whole stay. Check for any restrictions on medications you need to bring into the country (for example, some medications for ADD/ADHD are strictly controlled in certain countries).



Check the [State Department website](#) for vaccination requirements. Start early — some vaccination treatments take 6 to 12 months or need to be administered by a specialist. Your office visit might be covered, but the vaccine itself might not be.



Check if your family has Travel Accident insurance. Does it cover you as a dependent, even if your parent isn't traveling with you?



STUDYING ABROAD

Studying abroad is a great chance to explore new cultures and adventures. But what if you need care while you're far from home?

WHAT COVERAGE DO I NEED WHILE STUDYING ABROAD?

Check with your school or study abroad program. Most have coverage in place, which often provides more thorough benefits than your insurance plan. If your program doesn't provide coverage, ask your insurance provider about expatriate insurance – it can help you receive care while abroad and avoid an up-front cost.

CAN I RELY ON ANOTHER COUNTRY'S UNIVERSAL HEALTHCARE WHILE ABROAD?

Not necessarily. The coverage varies from country to country and can depend on length of stay. Make sure you research the particular country you're visiting to make sure your bases are covered.

PROTECT YOUR MENTAL HEALTH

Adulthood comes with new stressors. In fact, according to the [National Alliance on Mental Illness](#), 75% of all lifetime mental illness begins by age 24. Therefore, it's important to take care of your mental health.

- ▶ Do things that help **manage stress**, such as exercise and making **priority lists**.
- ▶ Get **quality sleep**.
- ▶ Be social! Swap **social media** for in-person interactions with friends.

Most importantly, get help when you need it. Most medical plans cover behavioral and mental health services. Here are two other resources to keep in mind for yourself and those you care about.



988 SUICIDE & CRISIS LIFELINE

Dial 988 to be connected with 24/7/365 emotional support. Free, confidential crisis counseling, including appropriate follow-up services, is available no matter where you live in the United States.

CRISIS TEXT LINE

Text "HOME" to 741741.

Send a text 24/7 to the Crisis Text Line to speak with a crisis counselor who can provide support and information. Standard text messaging rates may apply.

