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](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/](http://www.northshore.org/)
- Counseling and Psychological Services Appointment Line: (847) 491-2151
- My contact information: m.suttmann.lea@u.northwestern.edu