

## Insurance @ the JMU Health Center...how does it work?

*Insurance coverage is important...but not required to utilize Health Center services*

### Why do I need health insurance coverage?

- Health Insurance coverage is federally mandated.
- The Health Center is not open twenty-four hours. While we care for most health care needs a referral to an outside provider, or visit to the Sentara Rockingham Memorial Hospital (SRMH) may occur. Insurance plays a role in covering expenses incurred in these situations.

### You don't accept insurance? Why should I utilize the Health Center?

- We are the on-campus healthcare provider for currently enrolled JMU students regardless of health insurance status. Students should absolutely utilize the services of the Health Center.
- All JMU students currently enrolled with at least one (1) credit hour for the Fall, Spring or Summer session are eligible to use the Health Center and incur no charge for the office or provider visit. Eligibility is checked each time an appointment is scheduled. If eligible for services but subject to a service fee, students are informed about their options at the time the appointment is scheduled.
- Insurance coverage is important, but not required to use the Health Center. We do not accept insurance as a form of payment; however most of our services are at no cost or low cost. Please see the Health Center website for a current list of services and associated fees.

[http://www.jmu.edu/healthcenter/StudentCare/services\\_accordion\\_index.shtml](http://www.jmu.edu/healthcenter/StudentCare/services_accordion_index.shtml)

### Affordable Care implications/complications

- The Health Center offers preventive care such as birth control and immunizations. Most insurance policies cover preventive care at 100% when a participating provider provides those services, however we are not a participating provider with any insurance carrier.
- Check with your insurance provider prior to receiving preventive care services to make sure that utilizing the Health Center is the best option for these services. *The Health Center does not guarantee insurance reimbursement for expenses associated with preventive care.*

### Radiology and Orthopedic services

- SRMH offers Orthopedic and Radiology services within the Health Center.
- SRMH is a participating provider with most insurances and they will bill insurance on your behalf.
- Any expense incurred as the result of using these services is the sole responsibility of the student.

### Pharmacy:

- The Health Center has a pharmacy. The pharmacy accepts prescriptions written by JMU providers.
- At this time, the pharmacy does not accept insurance cards as payment; however, most prescription costs are at or below your co-pay.
- Please check with your insurance provider for cost comparison and reimbursement policy.

### Health Insurance for International students here on a J-1 Visa

It is a mandatory US government requirement that all J-1 exchange visitors have health insurance coverage during their program of study. JMU offers a health insurance policy for international students through CISI. Alternatively, students may purchase their own health insurance policy, but it must meet the minimum criteria as listed under the "insurance" tab on the [Exchange Visitor Program website](#).

*Questions about the J-1 Visa health insurance requirement should be directed to International Students and Scholar Services at 540-568-6119.*

### JMU Student-athletes

Please visit the JMU Sports Medicine website for information about the sports medicine department.

[http://www.jmusports.com/news/2014/6/25/SportsMedicine\\_0625145216.aspx?path=sportsmedicine](http://www.jmusports.com/news/2014/6/25/SportsMedicine_0625145216.aspx?path=sportsmedicine)