



STAYING HEALTHY

HEALTH INSURANCE, MEDICAL ISSUES, & JMU RESOURCES



Center for Global
Engagement



Why do I need health insurance in the United States?

- The U.S. government does not pay for medical treatment – you are responsible for your own costs
- Medical treatment and care is VERY expensive here
- Illness and injury are unpredictable – if you have an accident or get sick, you will need health insurance to help cover the cost of treatment





EXAMPLE MEDICAL BILLS

HOSPITAL BILL	
PHARMACY	\$31
LABORATORY	\$99
RADIOLOGY DIAGNOSTIC	\$255
CT SCAN	
EMERGENCY ROOM	
TOTAL CHARGES	\$5961

TOTAL = \$5,580

DOCTOR BILL	
EMERGENCY ROOM VISIT	\$946
REPAIR	\$473
TOTAL CHARGES	\$1419

X RAY BILL	
XRAY (HEAD)	\$172
XRAY (ANKLE)	\$28
TOTAL CHARGES	\$200



Cultural Insurance Services International (CISI)

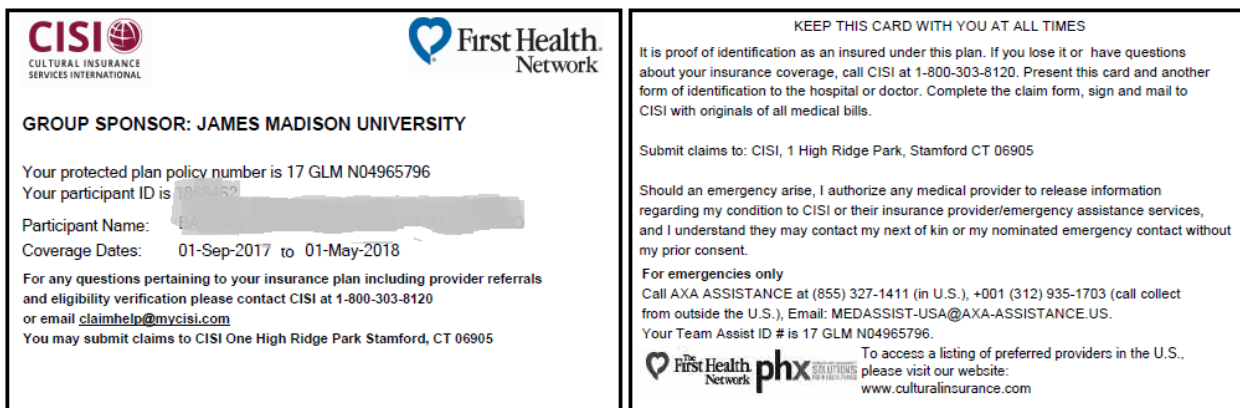
- JMU requires that all international students on a F-1 or J-1 visa have health insurance coverage during their time as a student here.
- The ISSS office offers health insurance through Cultural Insurance Services International (CISI)
- All international students are automatically enrolled in the CISI policy, and the insurance fee is added to your student account bill each semester
 - You should receive an email to your JMU email address from **enrollments@culturalinsurance.com** with your insurance card. Check your JUNK or SPAM folder if you do not see it in your inbox.
 - Download the app NOW! 😊



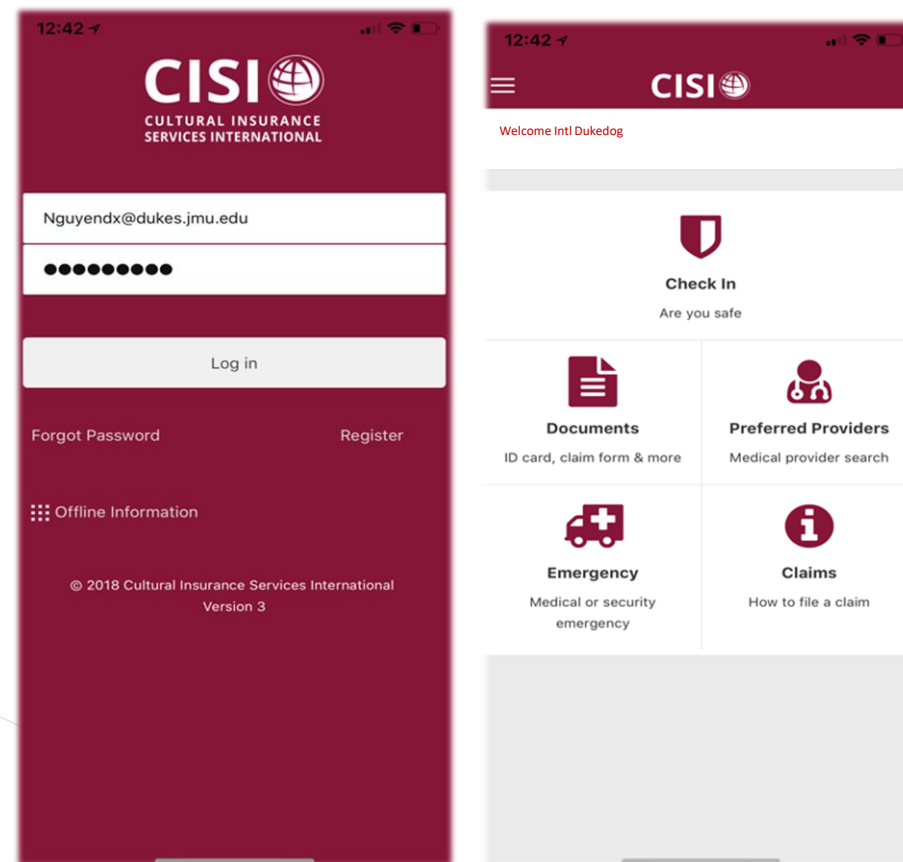


Your CISI Insurance Card

Your CISI insurance card looks like this:



This is your proof of insurance. You will need to present this card when you see the doctor.



You can also access your insurance card via the CISI app!



JMU Health Center

JMU Health Center visits are **free**. Start here if you have a minor illness or injury – do not go straight to the hospital.

Located in the
Student Success
Center



Hours:

- Mon, Tues, Weds, Fri: 7:45 am – 4:45 pm
- Thurs: 9:00 am – 4:45 pm

**Call for an appointment (540-568-6178)
or schedule online**



JMU Health Center Fees

JMU Health Center visits are **free**. Some services and tests have small fees. For example:

Service	Cost
Birth control pills	\$7 – 9
Crutches, ankle braces, arm slings, etc.	\$10 – 40
Emergency contraception	\$20
Flu (Influenza) test	\$15
Flu (Influenza) vaccine	\$23
Late Arrival/No Show/Late Cancellation fee	\$25
STI, STD, HIV testing	\$5 – 20
Stitches for injuries	\$30 – 45
Tetanus Diphtheria (Td) Vaccine	\$22



JMU Health Center – Other Services





“What if I get sick? Should I go to the Emergency Room at the hospital?”



- The Emergency Room is for very serious situations ONLY.
- Go to JMU's Health Center or urgent care if you have a cough, light fever, or mild pain.
- If you go to the ER when it is not an emergency, health insurance will not pay for it.



Medical Options If You Get Sick

Normal sickness or Minor Emergency

The **JMU Health Center** is your first stop!

Call to schedule an appointment:

540-568-6178

For more information visit:
jmu.edu/healthctr



Minor Emergency, if JMU Health Center is closed

When the **JMU Health Center** is closed, you may visit local urgent care providers:

Emergicare

343 Neff Ave, Suite C
Phone: (540) 432-9996

Med Express

1840 East Market St
Phone: (540) 432-3080

Valley Urgent Care

119 B University Blvd.
Phone: (540) 434-5709

Major Emergency

Major Emergency
(but not life-threatening):

Go to the emergency room at Rockingham Memorial Hospital:

2010 Health Campus
Dr.
Harrisonburg, VA

If you are NOT admitted to the hospital overnight, you are responsible for the first **\$500** of your bill!

Life-Threatening Emergency

Dial 911

An ambulance will be sent to your location.





A visit at a doctor's office, urgent care, or hospital...

1. Make an appointment, if applicable
2. Present ID and proof of health insurance
3. Complete informational and medical history forms
4. See nurse, physician's assistant, or doctor
5. Go to the pharmacy, if needed
6. Pay for your medication and medical bills
 - Save receipts, all paperwork, etc.
7. Submit claim form to CISI, if applicable





Health Forms & Information Online

- The [ISSS Website](#) (ISSS → Resources → Health Insurance) has health insurance information and other forms and documents you should review.
- [Health Insurance Waiver Form](#)
 - If you have your own health insurance policy that is equivalent to JMU's CISI policy, you can complete a waiver form through the ISSS Terra Dotta portal with a copy of your policy and insurance card in English.
 - Deadline: **First 2 weeks of the semester**

The screenshot shows a navigation menu on the left with items: CGE, ISSS, ABOUT, PROSPECTIVE STUDENTS, ORIENTATION, STUDENT IMMIGRATION, GET INVOLVED, FACULTY, STAFF, & VISITORS, and FACULTY TOOLKIT. The 'RESOURCES' dropdown is open, listing Academic Assistance, Childcare, DACA, Driver's License, Executive Orders, and Filing Taxes. The main content area has a purple header 'Health Insurance for International Students' and a sub-header 'Overview of Health Insurance Coverage'. The text below explains that JMU requires health insurance for F or J visa students, offers CISI coverage, and provides details on enrollment, costs, and waiver options. A link to the 'CISI Participant Guide' is also present.

Health Insurance for International Students

Overview of Health Insurance Coverage

James Madison University requires all students on an F or J visa to have health insurance coverage. JMU offers a comprehensive health insurance plan through Cultural Insurance Services International (CISI). Details of CISI coverage are listed in the [CISI Policy Brochure](#).

The health insurance coverage will run for a full calendar year and begins on August 15*.

The cost for health insurance is \$633 each fall & spring semester*. This charge is added to the bill through the University Business Office (UBO). For questions on how to pay this bill, contact the UBO.

Students will receive an email from CISI Enrollments with their insurance card and enrollment information. You will also receive an email from enrollments@culturalinsurance.com in your inbox; check your junk/spam folder if it is not there.

The [CISI Participant Guide](#) explains how to access your **online Participant Portal** and the **MADISON** app for Android and Apple. The portal and app allow you to always have your insurance card with you!

If you currently hold an insurance policy that provides equal levels of coverage and lasts for the academic year*, you may qualify to waive out of the JMU-sponsored health insurance plan through the ISSS Terra Dotta portal. If you wish to apply for a waiver, you must complete an insurance waiver application. See the [health insurance waiver](#) page for more information.

*[Exceptions for J-1 scholars with differing program dates](#)



Feeling Stressed?

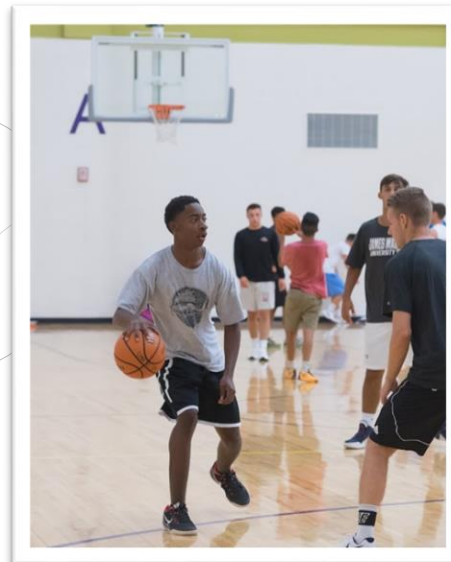
- JMU Counseling Center
 - [Online resources and assessments](#)
 - [Self-care spaces](#)
 - The Oasis – relaxation and mindfulness!
 - The Studio – art supplies and creativity!
 - [Workshops](#)
 - [See a counselor](#)
- The Arboretum
- [University Recreation \(UREC\)](#)
- Your ISSS Team 😊

The Oasis at the JMU Counseling Center

New and improved relaxation in a room!



Now including:
massage chairs,
yoga mats,
aromatherapy, and more!





Staying Safe on Campus

- **JACard** – carry it with you everywhere!
- **JMU Public Safety**
 - Open 24/7
 - LiveSafe App
 - SafeRides + Safety Escort
 - Use the phone boxes with **bright blue lights** to contact JMU Campus Police
- **ISSS is a resource!**
 - See us if you are in trouble or have been victimized
 - Student conduct records are shared with ISSS, so that we can help you with the process.

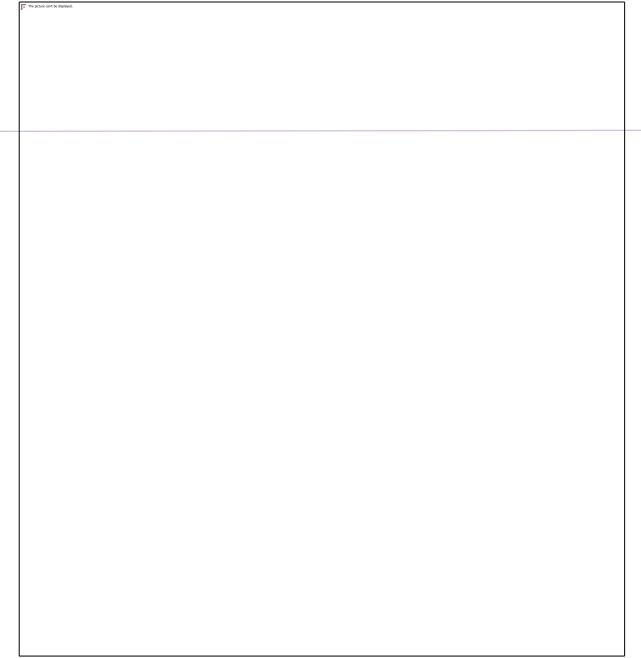
Image credit: [The Breeze](#)





Staying Safe in Harrisonburg

- *Emergency? Call 911*
 - Police, Ambulance, Fire Department
 - Travel with friends
 - Urgent care facilities or ER
 - Get a taxi/Uber/Lyft
-
- Traveling safely
 - [Sharing the Road in Virginia](#)
 - [Virginia Bicycle Rules](#)
 - [Harrisonburg Bike Map](#)



Uber Lyft





THANK YOU!



ISSS@JMU.EDU



JMU.EDU/GLOBAL/ISSS



(540) 568-5209



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