Health Insurance for International Students

Medical care in the United States is more expensive than in any other country in the world, and the United States government does not pay any part of the medical expenses for international students studying here. Therefore, international students are required to purchase their own health insurance to cover them in case of injury or illness.

When choosing a plan, please review the plans carefully to make sure you are selecting a plan that meets your needs. Health and accident insurance does not cover all medical expenses. The deductible, which is the amount you have to pay before the insurance company pays anything, should be as low as possible. Carefully note what the policy covers and what it excludes. Most policies do not cover routine dental or vision expenses and most do not cover pre-existing medical conditions until you have been on the policy for six months or more. If you purchase a policy in your home country, please make sure that the policy pays for benefits in the United States.

Many plans do not cover athletic injuries, therefore, it is very important that student athletes purchase a plan that covers intercollegiate sports injuries. You will not be able to practice, play, or participate in the athletic program unless you have health insurance.

Given the high costs of health care in the US, it is essential that you have adequate medical insurance coverage throughout your time of study at Medaille College. Listed below, is a link to one of the insurance companies that students have used in the past, however, you are free to select any insurance company you choose. The college is not recommending or endorsing any particular company.

Athletes:

Student Secure   Three levels of coverage available

Student Athletes must add the Sports coverage

https://www.internationalstudentinsurance.com/schools/medaille-college.php

Non-Athletes:

Student Secure   Three levels of coverage available

https://www.internationalstudentinsurance.com/schools/medaille-college.php