

All about the United States Healthcare System – Ultimate Guide



Welcome to the guide designed to support Fox Chase Cancer Center employees and trainees with the US Healthcare System. The US Healthcare system has many unique parts that may be different from your home country. This comprehensive guide will walk you through the system from the very basics to its complexities. By the end of this, you should know how to see the doctor you need.

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The Different Types of Care:

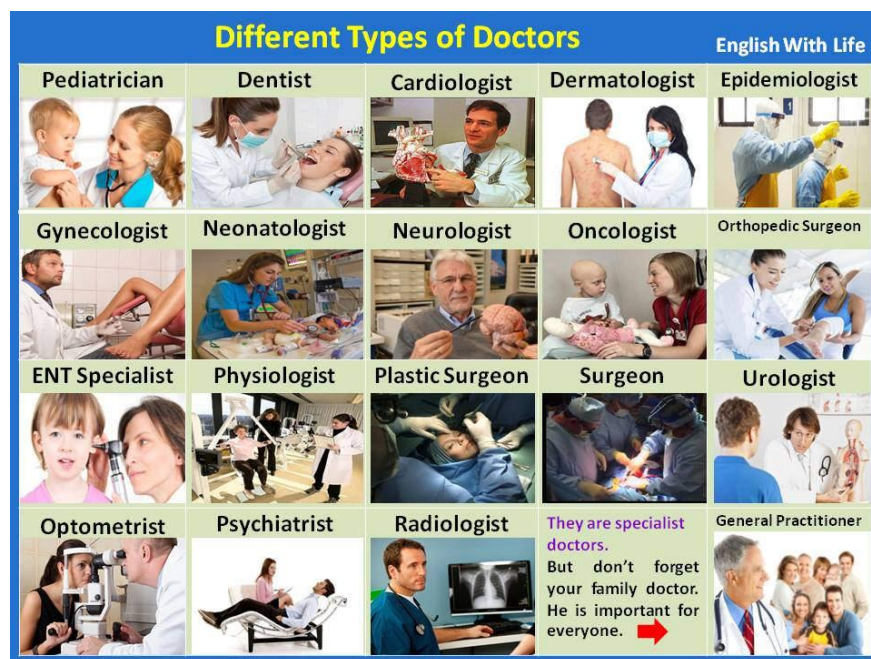
Primary Care Physicians:

- You should visit a primary care physician for non-life-threatening medical conditions. You will need to make an appointment before your visit.
- Primary care doctors treat a wide variety of sicknesses and injuries (most common: headaches/migraines, back pain, allergies, earaches and infections, the common flu, etc). They are often the first point-of-care since they can prescribe medications and refer them to a specialty care doctor if needed.
- Different types of primary care doctors include family practitioners, internal medicine, pediatricians, and gynecologists.

***Make an appointment with a primary care doctor at Temple Health here:** [Primary Care | Temple Health](#)

Specialists:

- Specialists are trained in specific areas of medicine and is often the next step above visiting a primary care doctor.



***View all of Fox Chase's doctors on this website: [Find A Doctor | Fox Chase Cancer Center - Philadelphia PA](#)**

Urgent Care/Walk-In Clinic:

- This will be the best option for medical conditions that require immediate attention but are not life-threatening. This option does not require an appointment before arrival. It can also be helpful if your primary care physician is not available.
- Many symptoms that may require attention from an urgent care facility include skin rashes, infections, bleeding, eye irritation, fever, difficulty breathing, extreme fatigue, etc.

***The closest Temple-affiliated urgent care to Fox Chase Cancer Center is Temple ReadyCare (2218 Cottman Ave, Unit 2)**

The Emergency Room and Hospital:

- An admittance to a hospital usually starts with care from the emergency room. You should ONLY visit the emergency room if you are experiencing a life-threatening medical condition.
- If you go to the emergency room for a non-life-threatening condition, there is no guarantee a doctor will see you and it may be more expensive.
- Some symptoms that prompt visits to the emergency room include continuous chest pain, broken bones, severe burns, difficulty breathing, head injuries, strokes and seizures, etc

***The closest Temple-affiliated emergency room to Fox Chase Cancer Center is at Jeanes hospital right across the street.**

Financials and Healthcare Insurance

There are different types of health insurance: medical, prescription (CVS Caremark), etc. In the US, most opt in for their employer's health insurance plans. **Fox Chase Cancer Center** will provide you with the ability to opt into an extensive medical package via Independence Blue Cross. In the Hub, under Human Resources, click "Health & Wellbeing Benefits" to learn more.

Employer-based Health Insurance:

About: This is a workplace benefit offered to employees and their dependents. It is required by law for organizations with 50 or more full-time workers. Employer-sponsored programs lower healthcare costs for employees.

What costs am I responsible for with an employer-based plan?

- A Healthcare Premium: This is a regular fee associated with your health plan to keep an active medical coverage. This is usually billed bi-weekly and is usually deducted directly from one's paycheck.
 - A lower premium= higher deductibles
 - A higher premium= lower deductibles

- **A Deductible:** This is the amount of money you must pay out-of-pocket before your insurance plan starts to pay for a percentage of your medical care. Deductibles can range anything from \$0 to \$9,100 for an individual and \$0 to \$18,200 for a family.
- **Out-of-Pocket Maximum:** This number is the maximum amount of money you can spend out-of-pocket. Once this number is reached, all healthcare services will be paid for in full by your health insurance. An out-of-pocket maximum is a much higher number than the deductible.

What happens when the deductible is reached?

Your healthcare provider starts splitting medical costs with you through copayments and coinsurance!

- **A Co-Pay:** This is a fixed cost for a specific service. For example, if you refilled a prescription every month, your healthcare plan would cover a fixed amount for each refill (like \$15 each time).
- **A Co-Insurance:** A Co-Insurance is based on percentages between you and your health insurance. For example, you may have to pay 30% for the medical bill while your insurer will have to pay for the remainder 70%.

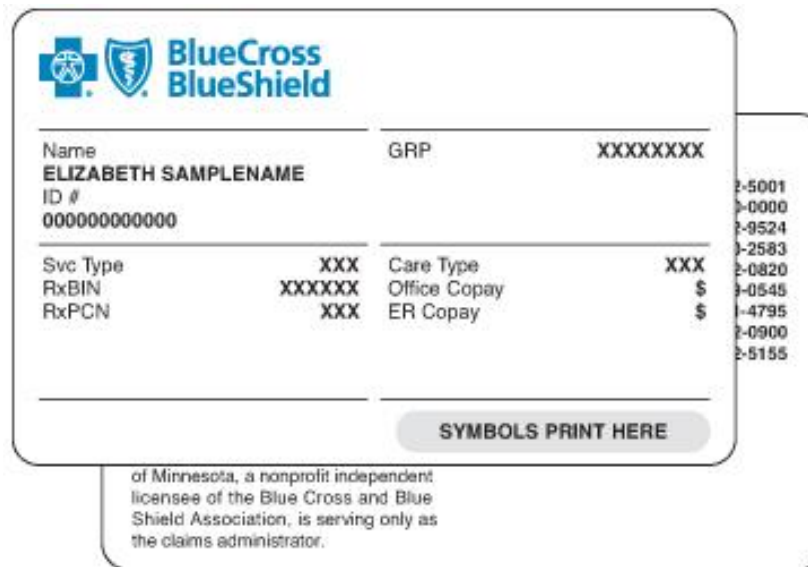
Note: Your spending resets each year. This means that you will need to reach the deductible each year for insurance coverage.

High-Deductible Plan vs a Low-Deductible Plan

Choosing a high-deductible plan	Choosing a low-deductible plan
<input checked="" type="checkbox"/> You are generally healthy or younger	<input checked="" type="checkbox"/> You are older
<input checked="" type="checkbox"/> You are not pregnant/planning to be	<input checked="" type="checkbox"/> You are planning on pregnancy
<input checked="" type="checkbox"/> You have few medical expenses	<input checked="" type="checkbox"/> You anticipate high medical expenses
<input checked="" type="checkbox"/> You do not have dependents	<input checked="" type="checkbox"/> You have dependents
<input checked="" type="checkbox"/> You can cover unexpected costs	<input checked="" type="checkbox"/> You struggle with unexpected costs

I Opted in for a Health Insurance Plan, now what?

- You will receive a Health Insurance Card! This is your proof of insurance which will be used every time you visit a doctor, hospital, or medical provider. Please note that you may have a card for each type of health insurance (for example, a medical card and a prescription card).
- You should carry your health insurance card(s) everywhere, just like a driver's license.
- Whenever you have medical treatment or a medical prescription, you will need this card.
- **Key tip:** Know the ID Number on your insurance card. This is unique to you and will often be asked by each healthcare provider.



To access your medical benefits at Fox Chase Cancer Center, visit The Hub and then the Employee & Manager Self Service banner.



Go to the “Benefit Details” tab and start your application via “Benefits Enrollment.” For any benefits questions, call 215-707-2500, Press 2 and 4 or email HR4U@tuhs.temple.edu.

Health insurance requirements for international trainees:

Under a rule effective September 1, 1994, international trainees in the United States must carry health insurance for themselves and their dependents for the full duration of their J program. Government regulations stipulate that if, after that date, a trainee willfully fails to carry health insurance for themselves and their dependents, the trainee's sponsor must terminate the trainee's program, and report the termination to the United States Department of State (DOS). **Fox Chase Cancer Center** provides health insurance to Postdocs and Graduate Students. If you are not covered by a Fox Chase Cancer Center plan, you must have the following coverage:

- The following requirements have been established for the type and amounts of coverage you must carry if you hold J-1 or J-2 status:
 - The policy must provide "medical benefits of at least \$100,000 for each accident or illness."
 - If you should die in the United States, the policy must provide at least \$25,000 in benefits to send your remains to your home country for burial.
 - If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay up to \$50,000 for the expenses of your travel.
 - The deductible must not exceed \$500.00 per accident or illness.
 - The policy may establish a waiting period before it covers pre-existing conditions (health problems you had before you bought the insurance), as long as the waiting period is reasonable by current standards in the insurance industry.

The policy must be backed by the full faith and credit of your home country government, or the company providing the insurance must meet minimum rating requirements established by DOS (an A. M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, or a Weiss Research, Inc. rating of B+ or above).

See more here: [International Trainees | Fox Chase Cancer Center - Philadelphia PA](#)

Learn more about insurance options as a J-1 Exchange visitor here: [Health Insurance: J Exchange Visitors | Temple University International Student and Scholar Services](#)

All the Links (Work Cited):

Finding a Primary Care Doctor at Temple Health: <https://www.templehealth.org/services/primary-care>

View all the doctors at Fox Chase Cancer Center: <https://www.foxchase.org/find-doctor>

International Trainees arrival and requirements: <https://www.foxchase.org/research-training/education/why-train-fox-chase/international-trainees>

J-1 Exchange Visitors Health Insurance options: <https://isss.temple.edu/faculty-staff-and-researchers/j-1-research-scholars-professor/current-j-1-exchange-visitors/maintaining-j-1-status/health-insurance-j-exchange-visitors>

Closest Temple-Affiliated Urgent Care to Fox Chase: Temple ReadyCare (2218 Cottman Ave, Unit 2)

Closest Temple-Affiliated Emergency Room to Fox Chase: Jeanes Hospital (across the street)