

Medical Resources for Students

1. Health insurance is required for all students. New incoming students who do not already have access to insurance coverage can sign up for a health insurance plan through the Massachusetts Health Connector. All students without health insurance, including international students who are legally in the United States and a resident of Massachusetts, can buy a plan through the Health Connector. (International students are not eligible for MassHealth, but they are eligible for discounts through the Connector.)
2. For students who have a Connector or other commercial plan (as opposed to catastrophic health coverage), finding a primary care physician early on makes it easier to obtain care later on. Your insurance web site will list providers who take your insurance, and your insurance plan is required to cover an annual preventive health exam for free. This will set you up as an established patient with a doctor's office.
3. For students who only have catastrophic health coverage, you will likely need to self-pay for office visits and diagnostic work such as x-rays and lab tests.
4. **Hospitals will treat you regardless of your ability to pay.** If you are unable to pay your bill, major medical systems and labs have financial assistance programs and/or payment plans that you can apply for. You will need to document your income level to determine whether you are eligible. Call the number on your bill to inquire.
5. In case of a life-threatening emergency, dial 911.
6. If you are in need of urgent care services for a non-life-threatening situation, and cannot schedule an office visit at your primary care physician, there are a number of resources in the area.
 - a. If you do not want to or are advised not to visit an office, you can receive urgent services via telehealth using the **BIDMC OnDemand Virtual Urgent Care** app (from the Apple Store or Google Play). You will be connected with an emergency physician via videoconference. The cost is \$49 per call, payable up front with a credit card. No insurance is accepted.

b. You can also visit a local urgent care center:

Urgent Care Facility	Financial Information
<p>Partners Urgent Care 1285 Beacon Street Brookline .7 miles from BGSP 617-751-6205</p>	<p>Accepts major commercial insurances except does NOT accept most Massachusetts Health Connector plans. Accepts only “MassHealth Partners” for MassHealth.</p> <p>If insurance isn’t used, it’s \$165 for an office visit; diagnostic work is extra.</p>
<p>PhysicianOne Urgent Care 1210 Boylston Street Chestnut Hill 3.2 miles from BGSP 617-608-3215</p>	<p>Accepts major commercial insurances INCLUDING most Health Connector Plans and MassHealth.</p> <p>If insurance isn’t used, it’s \$130 for an office visit; diagnostic work is extra.</p>
<p>BIDMC Urgent Care 200 Boylston Street Chestnut Hill 3.9 miles from BGSP 617-278-8514</p>	<p>Accepts major commercial insurances INCLUDING most Health Connector Plans and MassHealth.</p> <p>They don’t have a rate sheet. Email estimaterequests@caregroup.harvard.edu for an estimate of your procedure, if you are not using insurance.</p>
<p>Carewell Urgent Care 1400 Cambridge Street Cambridge 4.0 miles from BGSP 617-714-4534</p>	<p>Information about insurances is at https://www.carewellurgentcare.com/about/insurance-billing/. Rates are said to be “affordable.”</p>

c. International students may feel most comfortable at Tufts New England Medical Center, which specializes in treating international populations.