



Health & Counseling Center

UNIVERSITY OF DENVER

An Introduction to U.S. Healthcare System

The HCC prepared this DRAFT content for the International Students & Scholars 2025-26 pre-arrival orientation Canvas course. We continue to refine it, and welcome your specific suggestions and questions (email hccinfo@du.edu) as we seek to balance useful insights on the complicated subjects, with manageable length!

The U.S. healthcare system is complex, expensive, and can be difficult to understand, even for American students. Unlike many other countries, the United States does not have national/socialized/single payor healthcare; so it's especially important to be prepared to manage multiple aspects of your health and healthcare during your University studies.

In this module, we will

- provide a *brief* overview of the two major parts of US healthcare,
- highlight some resources available to you as a DU student, and
- call your attention to some important actions you should take.

OVERVIEW

Beyond the effort you make daily to keep yourself healthy and happy in the first place, there are two major segments in the formal US healthcare system involved in providing and paying if you need formal care as a patient.

1. **Health (or Medical) Insurance** is a system in which you make *advance* payments to the insurance plan, with the expectation that the plan will ultimately pay most covered charges when you need care. This is especially useful if you have a major (= very expensive) injury or illness, so you don't have to pay the full amount yourself. There are many variations of how different plans work and what they cover.
2. **Care Providers** are the trained people and facilities who directly test and treat patients. This includes individual doctors, nurses, specialists and support staff; the clinics, labs and hospitals where they work; and related services like medication, equipment, and more. Multiple, different providers can be involved in treating a single person and situation. They will expect payment from you and/or your insurance.

While most people can benefit from professional healthcare at some point, it's also important that you take care of yourself (and loved ones)—as **your well-being** can contribute to (or hurt) your academic, professional, and larger life experiences.

In short,

- You must have health (medical) insurance for yourself, and would be wise also to purchase coverage for any family members joining you in the US. (Please note that insurance coverage is required for all J-2 dependents.)
- *Each school year*, you must actively accept DU's student insurance OR provide DU with proof of adequate insurance from another source.

- Even with health insurance, you will still have to pay for some of your healthcare.
- There are everyday actions you can take, and many resources to draw on, in helping take care of yourself!
- And so, you will want to be informed and make smart decisions.

Health Insurance

As previously described, health (medical) insurance is a proactive way to help pay for some routine and most major healthcare. Basically, by paying a little in advance, you reduce your costs later, potentially avoiding very large expenses if something serious were to happen. Having insurance does NOT mean you pay nothing when you are sick or injured – but it decreases the cost, often greatly.

In fact, to help protect you financially and medically, **US federal law and the University requires all students to have a minimum level of health insurance.** (More on purchasing health insurance below.)

How health insurance works

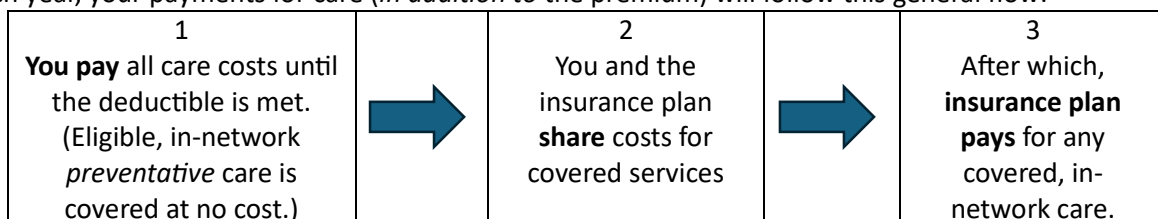
You must actively sign up for an insurance plan, and pay a regular *premium*—your cost for coverage, that you pay in monthly or other regular amounts. Note that buying a less expensive plan does NOT necessarily help you save the most money, because generally the smaller your premium, the less coverage you get. The less you pay upfront, the more you must pay at the time of service.

We'll say more about receiving healthcare in the next section; but know that when you do, you'll almost always be asked for your insurance information—usually as you schedule or arrive, and even for emergency care. So, **you'll want to carry your insurance information with you at all times**—usually a physical or virtual (on your phone/online) card.

Even with insurance, you will usually need to pay some ***out-of-pocket*** amount at the time you receive healthcare services. This is money *you* must pay, before or in addition to what your insurance plan covers; and you might find these costs described as:

- You pay most costs until you reach your yearly ***deductible***—a minimum amount you pay *before* insurance begins paying. This can be several hundred dollars a year, or more, depending on your plan and the premium you pay: a lower premium usually means a higher deductible.
- A ***co-pay*** is a *set dollar amount* you pay for a particular service, with the insurance paying the rest. For example, you may be expected to pay \$25 for any doctor's visit, and your insurance plan pays for the rest of the bill. This may continue even after you meet your deductible.
- ***Coinsurance*** is a *percentage* that your insurance will pay to cover your healthcare cost, even after any deductibles or copays have been met. For example, your plan may pay 80% of covered costs, while you must pay the other 20%.
- Your ***out-of-pocket maximum*** is the total you must pay each year *before* insurance covers 100% of covered, in-network costs. Pre-deductible payments, co-pays and co-insurance count toward this amount; but out-of-network expenses usually do not.

Each year, your payments for care (*in addition to the premium*) will follow this general flow:



		until the deductible is met.		
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This cycle begins (the deductible resets) again every year; so it may be wise to schedule as much care as possible in a single plan year so that as much cost as possible occurs in the 3rd stage above.

Here’s a brief (5 minute) video that summarizes *Understanding Your Health Insurance Costs*: www.youtube.com/watch?v=DBTmNm8D-84

A few other things to keep in mind:

Not all insurance covers all providers. To minimize your out-of-pocket costs (maximize what the insurance plan will pay), you will want to use *in-network* providers. These are professionals and facilities that have agreed to accept your specific insurance plan, and to provide you care at a discount. You can go to “out of network” providers, but then you will have to pay much more of the bill yourself. And out-of-network expenses may not apply to your plan’s annual out-of-pocket maximum.

- So, *whenever possible*, check with your insurance before planning care, and choose in-network providers. Check your plan website/app, or ask the provider.

Not all insurance covers all healthcare. Most health insurance focuses on physical health (illness and injury); and most plans also include some preventative care, mental health (counseling), and some prescription medications. Certain types of conditions or treatments may specifically not be covered, or will have limited amounts of coverage. For example, dental (teeth and mouth) and vision (eyes and eyesight) are usually not included in standard health insurance; their care (cleaning and braces, or eyeglasses) often requires extra coverage and cost. We strongly recommend that all international students purchase a dental insurance plan!

How plans actually pay for care varies greatly. In some cases, the healthcare provider will submit a *claim* for you—the formal process of requesting payment from your insurance plan. In other situations, you must submit the claim, sometimes *after* paying the provider and asking to be reimbursed by your insurance plan.

- It is good to ask insurance plans how they operate *before* signing up, and then confirming with providers whether they will submit the claim for you.

You do NOT get your premium payments back just because you didn’t want or need any care. As with car, home/renters, travel, phone, and other types of insurance, you are investing a little money upfront to avoid the *possibility* of larger costs if something happens.

Some good news is that **most plans include some regular preventative care at no cost** to you; for example, an annual general check-up and certain immunizations and recommended test/screenings. The goal is to prevent or catch any problems early, thus saving you (and the insurance plan) more expensive treatment in the future.

- We encourage you to take full advantage of included preventative services every year!

Review your insurance documentation carefully. You can often access this information through your insurance website, or call your plan. And talk with staff, coworkers, classmates and friends for general tips they’ve learned to get the most from their insurance.

Purchasing Health Insurance

Many people in the US purchase their health insurance through their employer; some younger people are covered on their parents' plan; and others purchase coverage for themselves and their families directly from companies, from brokers/agents, or on local online marketplaces (sometimes called "exchanges").

The amount you pay (your regular premiums and the size of your deductible) is often based on factors like your age and general health, other risk factors (for example, if you use tobacco/nicotine products), and the number of people you want to cover (single person vs families). It can also cost more to have more in-network provider options, to have a lower deductible (pay more now than later), and/or to cover more types of care.

As mentioned previously, **US law and the University of Denver require ALL students to have a specific, minimum level of health insurance while enrolled.** So you will either need to accept the DU Student Health Insurance Plan (SHIP), OR to provide proof of adequate alternative coverage by posted deadlines *every school year*.

Because your plan must meet certain requirements, such as covering non-emergency care in Denver, non-US based plans (for example, home nation health services) are generally **not** sufficient because they could make getting needed care difficult. You can review Adequate Alternative Coverage requirements at <https://studentaffairs.du.edu/health-counseling-center/insurance-plans-fees/SHIP-waiver>

You can explore non-DU-offered options online at connectforhealthco.com, Colorado's insurance exchange—a starting place for comparing coverage details and prices. While most US plans run January through December, moving to Colorado for school is a "qualifying life event;" so you can use the Colorado exchange to find coverage as you begin your time at DU, and each year afterwards.

We strongly suggest you purchase the DU Student Health Insurance Plan (SHIP), as it exceeds the legal requirements, is a set cost and good value, may be covered by your financial aid (and/or can be part of DU payment plans), is easy to enroll in, and, especially when combined with the DU Student Health Fee, makes using the on-campus HCC clinic your most convenient and least expensive healthcare option.

To accept the DU SHIP, follow instructions emailed to you by the DU Health & Counseling Center (HCC) or your academic program, which indicates how to login to the My4DU online portal and make your SHIP decision. For more information and instructions, you can also visit www.du.edu/hcc and click on "Insurance & Fees."

If you choose to purchase non-DU insurance coverage, make sure it meets DU's minimum requirements *before* signing up, AND submit the SHIP waiver request by posted deadlines *each* school year: <https://studentaffairs.du.edu/health-counseling-center/insurance-plans-fees/SHIP-waiver>

Family coverage. Only enrolled DU *students* are covered by DU SHIP; and only *students* can be treated at the HCC. If you have a spouse/partner, children, or other family here with you, you will need to arrange other insurance coverage and care for them.

- J-2 dependents must have insurance coverage that meets the US Department of State requirements for the J program. The requirements are listed on the Insurance Attestation here: <https://internationalization.du.edu/sites/default/files/2023-09/J-1%20Student%20Insurance%20Attestation.pdf>

In some cases, it *may* be a better value to buy a family/group plan for you and your family, rather than using DU SHIP for yourself and buying separate coverage for spouse/children. Make sure you compare total costs, select a plan that also meets DU requirements for you, and submit a SHIP waiver request ASAP and *every year* you are not purchasing SHIP.

Action Tips

- Each school year, accept DU SHIP, or purchase your own coverage *and* submit a waiver request to the HCC by posted deadlines.
- Always carry your health insurance information with you.
- Select “in network” providers whenever possible, to minimize any out-of-pockets costs, and get the most from your insurance plan.
- Ask providers and/or your insurance what your “out of pocket” costs will be each time you are planning services.

Summary

While health insurance is complicated, it’s required. And the small investment in advance (paying your premium, using in-network providers, and asking questions) can save you significant money, time, and trouble in the future.

In the next section, we’ll provide some helpful information on using **healthcare providers**...

Care Providers

While insurance is an important way to minimize costs, you’ll use it to pay **healthcare providers**—the trained professionals and facilities who test and treat you.

There are several broad types or levels of providers:

General practitioners (GPs) or primary care providers (PCPs) are medical staff with a broad range of knowledge, to whom most people go for preventative care (annual check-ups), and for initial and mild health issues. Most schedule appointments well in advance (no walk- or drop-in visits); and when selecting one, it’s important to make sure they accept your insurance (are “in-network”) *and* are accepting new patients.

- We suggest scheduling an appointment with a GP soon after you arrive, so that you can meet them, get an initial check-up, and be active in their systems *before* you need them.

The **DU Health & Counseling Center (HCC)** is a **primary care center**, and is the most convenient and cost-effective option for most DU students. More information is below.

Specialists have a deeper knowledge in a particular field, whom you may need to visit when your situation goes beyond what primary care can do. This might be nutritionists, cancer doctors, physical therapists, or other, focused care providers. In most cases you’ll need to begin with a GP, who will then refer you to the specialist—with insurance only paying for the specialist if the GP cannot provide needed care.

Urgent care centers accept drop/walk-in visits, and are for more immediate needs than your primary care can schedule an appointment for, but not so serious as to need an ambulance or full hospital visit. This might be a high fever, severe sore throat, a deep cut needing stitches, or unknown or lingering symptoms. They are often open in the evening and on weekends, when most GP offices are closed.

The urgent care clinics *nearest* to campus (both covered by DU SHIP) are:

- CareNow Urgent Care at 1405 E Evans Ave, just west of campus, Beyond Next Level burgers and Birdcall restaurants
- AFC Urgent Care Denver University Hills, east of campus, at 2290 S Colorado Blvd (at Iliff St)

Emergency care should be reserved for life-or-death events, often sudden and time-sensitive situations like a broken limb, car accident, or heart attack. Going to “the ER” (emergency room; or “ED” = emergency department, also called “A&E” in many Commonwealth nations) usually at hospitals, whether by calling 9-1-1 for ambulance or by using your own transport, will be expensive, especially if the issue is less than life-threatening.

- So, see your GP or use urgent care unless it’s a true emergency.

The *nearest* emergency department to DU is at AdventHealth Porter Hospital, at 1000 E Harvard Ave and Downing Street, just southwest of campus. **To request an ambulance (or other emergency assistance like fire or police) you can dial 9-1-1 from most any phone.** When on-campus, you can also contact DU Campus Safety at 303.871.3000.

Mental health providers such as counselors, psychologists, and psychiatrists are most similar to GPs, and usually require pre-scheduled appointments. There are **free public phone hotlines for more urgent mental health issues** (for example dialing/texting 9-8-8 for crisis help); and most providers can refer to specialists for more complex cases.

Additionally, a provider might send you to a **lab** to conduct tests, a **pharmacy** (chemist) to get prescribed medications, or provide/suggest you buy relevant medical **supplies/equipment** (eg crutches).

Prescriptions are formal “orders” from a medical provider to get some sort of test (for example, a scan or blood test) or to take a certain medication. In most cases, insurance will only cover prescribed items; tests, medicines, or supplies that don’t require a prescription are called “**over the counter**” or “OTC,” and you can and will have to purchase these yourself from a store or online vendor.

As with insurance, there are many possible parts and terms to actually getting healthcare! Starting with a primary care provider is usually best, and they can help from there. And students have a PCP right on campus...

DU’s on-campus primary care center: the HCC

As with DU’s SHIP option for health insurance, DU also offers a student-focused on-campus healthcare facility, that includes medical and mental health (counseling) professionals offering primary care, as well as some basic labs, medications and supplies.

DU students enrolled in in-person, degree-seeking programs are eligible to use the Health & Counseling Center services. While the HCC does not yet accept non-DU insurance (you’ll have to pay out of pocket and make a claim to your plan for reimbursement), students who have paid the required Student Health Fee (HCF) and accepted the Student Health Insurance Plan (SHIP) will pay little or nothing in most cases.

The HCC’s main location is at the north end of campus, on the 3rd floor of the Ritchie Center (campus map: <https://map.concept3d.com/?id=64#!m/47234?share>) **The HCC is NOT an urgent or emergency provider; so appointments are required in most cases.** To schedule an appointment, you can call 303.871.2205 during business hours, or visit the MyHealth portal via www.du.edu/hcc

- HCC Counseling Services *does* offer brief, drop-in mental health consultations weekdays (Monday through Friday) 1-3pm.
- For Medical issues, you can call and request to speak with a triage nurse for basic advice, before scheduling an appointment.
- And when the HCC is closed (nights, weekends, holidays), we have on-call medical and mental health providers who can help advise about serious issues. Just call 303.871.2205 and follow the “after hours” instructions.

In addition to medical and mental health services, the HCC also has two additional units whose services are **free to all students**:

- The Center for Advocacy, Prevention and Education (CAPE) supports students who have been impacted by interpersonal violence, such as sexual assault, relationship violence, stalking, and sexual harassment. www.du.edu/cape
- Thrive Health Promotion offers education and supplies on a range of topics such as mental health, stress, alcohol and other drugs, safer sex, better sleep and eating, and more. (More on them in the final section.) www.du.edu/thrive

Tips for engaging with any healthcare providers

As noted under insurance, it’s important to **select providers who accept your insurance** (are “in network”) whenever possible, as they will cost you much less out of pocket. Obviously, in an emergency, the nearest care option is best! But for other situations, even urgent care, it’s smart to check before you need them, and before you use them.

Whenever you get help from any healthcare providers, **good communication is important**. So 1) be fully honest about your situation, symptoms, and needs, and 2) ask any and all questions to make sure you fully understand what they are asking or telling you. Only with full and honest understanding can providers give, and you receive the best possible care. And in the US, a federal law called “HIPAA” basically means that most **anything you share with a healthcare provider is confidential**—they can only share with those you specifically give permission to. (Or to other providers who need to know to take care of you in that moment, or under certain legal circumstances, such as if you are a threat to yourself or others.)

Action items

- Bring any relevant medical records with you to the US/Denver. This includes documentation of any health issues, and especially about any medication you bring with you or take regularly.
- Be familiar with your own and family medical history, and any allergies –so you can discuss them with your providers as needed.
- If you are on DU SHIP, we encourage you to schedule an initial Medical visit with the Health & Counseling Center soon after you arrive to DU, just to get connected.
- Especially if not the HCC, it’s wise to select and visit an in-network GP/PCP for preventative care, and to know where the nearest urgent care and “ER” locations are, so you can act quickly if needed.
- Make sure you have memorized or programmed the US emergency number in your phone: 9-1-1

Summary

As with insurance, there are many pieces involved in getting care when you need it. It’s smart to know good resources beforehand, so you can best manage your care in the moment.

And while we hope you won't have much need for major healthcare, there's also much you can do to take care of yourself (and others) along the way...

Your Well-Being & Resources

Your health and wellness are more than treating illness or injury (being reactive); it's important to pay attention to taking care of yourself (and others) every day. Getting enough, good quality food, sleep, relationships, relaxation, and more can all help you avoid feeling bad, and actually feel better!

DU has recently adopted a framework to help students (and staff and faculty) consider the various aspects of **well-being**, and more intentionally explore resources to maintain and improve wellness, such as campus dining options, workout classes and equipment, social activities, faith connections, etc.

To learn more, visit <https://studentaffairs.du.edu/health-counseling-center/promoting-health-wellbeing/wellbeing> And watch for well-being events throughout your time at DU, both on and off-campus. Many are free, often involve take-aways (from small plants to free food), and all can help you and your DU time be the best it can be!

Resources

DU Health & Counseling Center: www.du.edu/hcc

- Cost and details on the DU Student Health Insurance Plan (SHIP) and the Student Health Fee (HCF): <https://studentaffairs.du.edu/health-counseling-center/insurance-plans-fees>

Overviews of US health insurance and healthcare:

- Anthem (partner for DU student health insurance) provides this brief video overview specifically for international students in the US: www.youtube.com/watch?v=QP7v0pouwZ4
- Healthcare in the USA: www.internationalstudent.com/study_usa/preparation/health-care
- US Healthcare System overview for International Students (6.5minute video): www.internationalstudentinsurance.com/explained/us-healthcare-system-video.php
- Important Insurance Terms: www.internationalstudentinsurance.com/explained/important-insurance-terms.php
- Some health insurance terms and definitions: www.healthcare.gov/sbc-glossary

Campus well-being events

- Check for upcoming ones in the CrimsonConnect student portal, by clicking "Events" and selecting the "wellness" tag. (Or click through https://crimsonconnect.du.edu/events?topic_tags=14260957)

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