

## Using your health insurance

After arriving at LSU, find out which local hospitals and pharmacies accept your insurance plan **before** you need to use it. The student insurance plan is **not** accepted everywhere and visiting a hospital that does not accept your insurance (whether for regular checkup, a prescription refill, or an emergency) will be extremely expensive. Remember that certain visits and prescriptions will **not** be completely covered. In an emergency, going to a hospital that accepts your insurance can still cost \$50-\$1000 in fees. Going to an emergency room at a hospital that doesn't accept your insurance can cost over \$15,000. Find the hospitals or urgent cares that accept your insurance by calling your company and asking which hospitals they cover in Baton Rouge. You can also use an app associated with your insurance that lets you know which local hospitals/urgent cares accept your insurance.

For getting a prescription for contraceptives and other pregnancy-related help, Planned Parenthood is a great resource that accepts most insurance. They have open appointments often and can provide prescriptions relatively fast for an affordable price. The nearest location 3825 Government St, Baton Rouge, LA 70806, phone (225) 387-1167. Ask your insurance company if they pay for contraceptives.

Free health services provided by LSU to graduate students:

Graduate students at LSU have a limited number of free mental health visits at the LSU Health Center on campus (578-8774). We strongly suggest using this resource before paying out of pocket for off-campus therapy. LSU also offers a violence prevention program called The Lighthouse, which is a support service for victims of sexual assault, stalking, and harassment (located in the student health center). Email: [healthpromotion@lsu.edu](mailto:healthpromotion@lsu.edu); phone: 578-5718).

Additional notes to international students:

Prescriptions written by doctors outside of the US are not accepted by US pharmacies. If you have a prescription that you need refilled that was written from a doctor in your home country, you will have to get a new prescription from a doctor here. This means finding a health care provider that accepts your insurance and scheduling an appointment to meet a doctor. Do not wait for your prescription to be out – getting an appointment and a new prescription can be a long process, so do this as soon as you arrive. Some medicines that are easily available outside of the US are not sold over the counter here and you might need prescription to get them (e.g. antispasmodics, paracetamol).

Finally, ask senior students, post-docs, and your advisor how they have navigated US healthcare. They can be your best resource and tell you what to do before or during an emergency.