Hospital / Clinic Visit Protocol

Who is responsible to take the student to a doctor? -- PSU staff, host family, or homestay agency??

PSU staff is responsible when a student gets sick and needs to go see a doctor from PSU campus or during PSU program classes or activities. In this situation, PSU staff will check the student in to the clinic/hospital and handle the situation.

If the doctor’s appointment is in the late afternoon and the student will be home later than usual, PSU staff will notify the homestay coordinator of the situation and ETA if possible. If needed, the student may consult with the PSU program manager and the homestay coordinator regarding how to get home after the visit. If the doctor’s appointment finishes before 5pm, the student will go home by bus/MAX, unless s/he is not able to do so, in which case PSU staff or homestay coordinator will take the student home.

PSU staff will contact the homestay coordinator about the situation so s/he can notify the host family about the doctor’s visit and relay any medical information the family should know, such as when to take medicines, what to eat/not to eat, etc.

Host family is responsible when a student gets sick and needs to go see a doctor in the early morning, evening, or weekend. Host families are NOT responsible for paying the hospital bill, therefore when the student checks in, the contact information for billing purposes should be the PSU program manager’s office information. The PSU program manager’s office information is listed on the program booklet. It is also very important that the student and the host family have the student’s passport copy and international traveling medical insurance policy number with the U.S. branch contact information ready when checking into the clinic or the ER. This is to avoid having the family receive hospital bills and/or collection phone calls later on. At this point, it is a good idea to contact the homestay coordinator and fill them in on the situation. If the situation is an emergency and the student does not have insurance/passport information on hand, contact the homestay coordinator. S/He has a copy of the student’s passport and insurance and can meet you at the ER.

Who is responsible for the hospital bill? -- Students are!

It is very important for students, group chaperones and travel agencies to understand that students are responsible to pay for their doctor’s visit/hospital bills. Depending on the visit and/or each insurance company’s coverage, students may be asked to pay the bill upfront (e.g. Zoom Care). In this case the student should keep any receipts (including pharmacy bills) and give the doctor a claim form to fill out (included in the insurance booklet packet), which the student will submit to their insurance company upon return to their home country. Other medical offices will ask for the student’s insurance information at their front desk and will bill directly to the insurance company. But, the insurance plan might not cover the entire bill, so a bill could arrive in the mail a few months after the visit. When PSU receives hospitals bills for students, we will immediately forward the mail to either the travel agency or the student’s university. PSU is not responsible for any hospital bills.
Hospital / Clinic Visit Protocol

When a student needs to see a doctor during the day, options are:

1) Going to an urgent care clinic, such as Zoomcare, or Portland Clinic
2) Going to the emergency room at OHSU, Good Samaritan, etc.

Emergency Rooms are for life threatening medical emergencies such as:

- Severe chest pain and shortness of breath
- Severe head injuries
- Major burns
- Severe bleeding that does not stop
- Seizures
- Drug and other poisoning

Zoomcare & Portland Clinic are for:

- Fever / Cold /Flu symptoms
- Minor wounds, cuts, stitches, burns
- Skin problems such as hives, rash, or other allergic reactions

Check In Process: Zoomcare

1) Make an appointment online at [http://www.zoomcare.com/](http://www.zoomcare.com/)
   - Use the program manager's office information: mailing address, phone number, and email address.
   - Do not give the host family's contact information – host families are not responsible for their students’ hospital bills.
   - (Note: because our students do not have SSN’s, it seems like it is easier to make an appointment over the phone after checking the clinic's availability – the closest clinic is located nearby Pioneer Place)

2) Arrive 10-15 min before the appointment. **Be sure to bring the student’s passport copy and a credit card.**
   - (Note: Zoomcare only takes credit cards for the payment. If a student does not have a credit card, ask the group chaperone or the program manager for hers/his)

3) Payment: Zoomcare does NOT take international travelers medical insurance. Pay their flat fee of $105 (for illness and injury visit). If the student had an exam (strep test, flu A&B, etc), each test costs an additional $20.
   - Pay in full and receive the receipt, doctor’s note, the claim form filled out by the doctor (the claim form comes in the insurance booklet that each student has), and a prescription. When you are back on campus, make a copy of all this paperwork from the clinic and give it to the program manager. Give the original to the student.
   - The student needs to mail the paperwork to her/his insurance company to get reimbursed after the program.
Check In Process: Other Urgent Care Clinics and Emergency Rooms

1) Be sure to bring the student’s passport copy and international traveling medical insurance policy number with the U.S. branch contact information, which is in the insurance booklet that each student has.

Talk to your program manager, s/he can give this information to you, or can bring it to you if you arrived at the ER by ambulance!

2) Check in with the student’s name and the PSU program manager’s mailing address, phone number and email address.

Never use host family name, mailing address or phone numbers!

3) Wait for the student’s name to be called. If you speak the student’s language, offer to go in with him/her to help communicate with the nurse and doctor.

4) The clinic should bill the student’s insurance US branch for the doctor’s visit. It is always good to double check with the front office about the payment.

Check In Process: Dentist (in General)

Note – Most insurance policies do not cover dental treatment charges. This means that, generally, students must pay the full cost out of their own pockets.

1) Call a dentist office to make an appointment. Ask how much the visit will be without any insurance, and how the student can pay for the visit: credit card or cash?

Explain that the student is visiting Portland for just 3-4 weeks, and s/he needs temporary dental work to stop/reduce the pain.

2) Be sure to bring a copy of the student’s passport, insurance policy number, the insurance company’s US branch contact info and claim form just in case the insurance may cover some of the cost.

The student should bring their own credit card (or enough cash) to pay for charges. If the student doesn’t have a credit card or cash, make sure they can be billed after the fact or ask your Program Manager how to handle the upfront payment.

3) Explain again to the dentist that the student is visiting Portland for just 3-4 weeks, and s/he only needs temporary dental work to stop/reduce the pain.

Just in case the student’s insurance covers some of the dental cost, ask the dentist to fill out the claim form.
Here are sample bills from a local emergency room and a local urgent clinic. We hope these samples will help you understand what to expect when you/your student/child visits a hospital or clinic during the program in Portland.
## Emergency Room Visit Sample Bill

### ABOUT YOUR HOSPITAL AND CLINICS ACCOUNT

The balance that is now past due is noted in "Your Responsibility To Pay." Please pay amount due or before due date. Acceptable arrangements for payment must be made to avoid further activity. If full payment has already been made, please disregard this notice. Thank you!

**Account Summary**

<table>
<thead>
<tr>
<th>Patient Name</th>
<th>Statement Date</th>
<th>Hospital Account Number</th>
<th>Total Charges</th>
<th>Insurance Payments Received</th>
<th>Patient Payments Received</th>
<th>Account Adjustments</th>
<th>Your Responsibility To Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>02/28/2013</td>
<td>52,342.00</td>
<td>$2,176.50</td>
<td></td>
<td>50.00</td>
<td>50.00</td>
<td>$585.50</td>
</tr>
</tbody>
</table>

### Insurance Information

- Financially Responsible: [Name]
- Primary Insurance: [Insurance Company]
- Secondary Insurance: [Insurance Company]

If information is not correct, please not check.

### Questions?

See the back for more information or call 866-617-8855 Monday-Friday, 9 a.m. to 4:30 p.m. Refer to Hospital Account Number on all correspondence. For an itemized bill, please call.

### Why do I get a hospital bill AND a physician’s bill?

1. OHSU may send you more than one bill for your health care services. This does not mean you are paying twice.
2. The hospital bills for equipment, technicians, tests and supplies for your office visit or inpatient stay.
3. Your physicians will send you a separate bill for their professional services.
4. This is your hospital bill. For questions about this hospital bill, please contact us.

### Regarding your insurance

Although a service might be ordered by your physician, the service might not be covered by your insurance plan. Please review the benefit structure, coverage requirements and exclusions detailed in your insurance policy. You may be billed for services your insurance company does not cover.

**OHSU Patient View**

OHSU Patient View provides an easy way to manage your hospital and clinic bill(s).
- My Dashboard – view all your most recent account statements
- Print and/or download statements as a PDF
- Charge summary and payment detail
- Insurance Information
- Pay online
- Contact Us

Go to [www.ohsuhealth.com/payonline](http://www.ohsuhealth.com/payonline) to create a new account, using the pin number provided on the front of your statement. Existing users may login using their username and password.

### Information about other bills

This is a bill for your hospital and clinic services. Your physicians will bill you separately for their professional services. If you have questions about your OHSU physician’s bill, please call 503-494-8417 (toll-free 1-800-752-4447).

- Call us 9:00 am - 4:30 pm, M-F, at 503-494-8760 (toll-free 1-800-500-5582)
- E-mail us at askus@ohsue.com
- Or visit [www.ohsuhealth.com/billing](http://www.ohsuhealth.com/billing)
- Write us at OHSU, PO Box 357, Portland, OR 97207-0357

### OHSU offers financial assistance for our patients who are unable to pay for all or part of the care provided at our facility. Please contact a customer service representative to see if you qualify.

## Hospital Bill

<table>
<thead>
<tr>
<th>Dates of Service</th>
<th>Description of Service</th>
<th>Charges</th>
<th>Payments/ Adjustments</th>
<th>Patient to Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>07/26/12-07/28/12</td>
<td>X-Ray</td>
<td>304.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ultrasound</td>
<td>505.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Laboratory</td>
<td>147.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional Fees</td>
<td>489.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Emergency Doctor’s Cost</td>
<td>803.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Emergency Room Charge</td>
<td>34.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Insurance Payment</td>
<td>-1,756.50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

TOTALS: $2,342.00, -$1,756.50 = $585.50

Please pay this amount: $585.50

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