



INSIDE
EXPAT
HEALTH



HEALTH

THE US



Welcome to the United States of America!

As you prepare for your new life abroad, having the right information to hand can help make the planning, moving and settling in much easier.

This guide has everything you need to begin navigating health care in the US.

01 YOUR HEALTH IN THE US

Health care in the US	5
Insurance in the US	6
Vaccination	9
Natural disasters and other health concerns	9

02 DAY-TO-DAY HEALTH CARE

Finding a doctor	11
Pharmacy	12

03 EMERGENCY MEDICAL SERVICES

In an emergency	14
In a non-emergency	15
Average cost of services	16

04 DENTAL AND VISION

Dental	18
Vision	19



YOUR HEALTH IN THE US





HEALTH CARE IN THE US

The US has some of the best medical facilities in the world, with highly trained doctors and top-of-the-line technology to support advanced treatment techniques. Unfortunately, the country's expensive healthcare system comes with contentious accessibility and affordability issues.

There is no universal health care coverage and the majority of hospitals, clinics and pharmacies in the US are privately-owned. Although emergency services are provided for anyone who needs them, most patients are not treated without having made prior payment, brought along evidence of their own insurance, or paid a hefty deposit.



INSURANCE IN THE US

In 2014, the Patient Protection and Affordable Care Act (PPACA), also known as the Affordable Care Act (ACA) came into effect. Commonly nicknamed as “Obamacare”, the ACA mandates that all US citizens and residents are legally required to have group or private insurance with minimum essential coverage (MEC).

In these states, individuals without MEC may face fines:

- **Massachusetts** • **New Jersey** • **Vermont** • **California**
- **Rhode Island** • **District of Columbia**



That means you have to make arrangements for comprehensive group insurance with your employer or take up private insurance coverage when you make your big move. If your company has over 50 employees and you work over 30 hours a week, your employer is legally obligated to provide your health insurance. Depending on your income, you may be asked to pay for part of your company-provided insurance.



INSURANCE IN THE US

The ACA mandates that most insurance policies in the US must include ten essential health benefits for anyone, regardless of the insured's pre-existing conditions. The extent of coverage may vary from state to state, but these are the ten essential benefits:

- 1. AMBULATORY PATIENT SERVICES**
Outpatient care that does not involve hospital admission.
- 2. EMERGENCY SERVICES**
No extra charges for going to emergency rooms that are out-of-network during true emergencies.
- 3. HOSPITALISATION**
This includes surgery and overnight stays at a hospital.
- 4. PREGNANCY, MATERNITY AND CARE FOR NEWBORNS**
Delivery, pre- and post-natal care, and birth control.
- 5. MENTAL HEALTH AND SUBSTANCE USE DISORDER TREATMENT**
Counselling and psychotherapy.
- 6. PRESCRIPTION DRUGS**
Partial coverage for a formulary—an approved list of prescribable medications.
- 7. REHABILITATION AND HABILITATION**
Services and devices to regain or improve skills for chronic conditions, disabilities and injuries.
- 8. LABORATORY SERVICES**
Diagnostic tests that may be requested by doctors.
- 9. PREVENTATIVE, WELLNESS AND CHRONIC DISEASE MANAGEMENT SERVICES**
Routine appointments including annual examinations, pap smear and vaccinations.
- 10. PAEDIATRIC SERVICES**
Coverage for children must include dental and vision care, on top of the nine above benefits.



INSURANCE IN THE US

If you choose to make arrangements for private health insurance, these are some key terms they may use:

- **Premiums**

The monthly fee you have to pay to maintain the insurance policy.

- **Deductibles**

The maximum amount you are required to pay before the insurance company begins to pay for your medical fees.

- **Copay / copayment**

A specified amount, usually US\$25 or less, that you have to pay for visits to the doctor or for prescription drugs.

- **Flat fee**

An agreed upon sum that the insurance will cover, usually for routine visits to the doctor or medical exams.

In general, the higher the monthly premium you pay, the lower the deductibles you will have to pay.





VACCINATION

You are generally not required to vaccinate before entering the US, but vaccines against the following are recommended:

- **Diphtheria** • **Measles** • **Poliomyelitis** • **Rubella**

Some schools do require attending students to be vaccinated against the following:

- **Tetanus** • **Pertussis** • **Mumps**



NATURAL DISASTERS AND OTHER HEALTH CONCERNS

Tap water is regulated by standards set by the US Environmental Protection Agency (EPA) and is generally considered safe to drink. The EPA, however, does not monitor private wells that supply at least 13 million homes in the country.

If water contamination occurs in an EPA-monitored public water supply, a “boil water advisory” may be issued by local authorities, so do keep a lookout through reliable news channels.

If you are moving to a region of the US that has been historically affected by natural disasters like tornadoes, hurricanes or earthquakes, you are advised to keep at least three days’ worth of food and water for your entire household.

Your emergency supply should consist of foods that:

- **Have a long storage life**
- **Require no water or refrigeration**
- **Require little or no cooking**
- **Are not too salty or spicy so as to not induce thirst**



DAY-TO-DAY HEALTH CARE





FINDING A DOCTOR



To find a primary care provider, physician or nurse, you can:

- **Get a list of approved clinics from your personal or company health insurance provider's network.**
- **Contact your local HR department for a list of doctors used by other expats in the company.**
- **Approach your colleagues to see if they have doctors to recommend.**
- **Look through your country's embassy website to see if they have a list of local doctors who speak a language you are comfortable with.**
- **Post an enquiry on expat forums to get advice from other expats who have lived or are currently living in the region you are making a home in.**

You will need to make an appointment to meet your chosen primary care provider. This initial meeting may take hours or weeks to arrange, depending on the urgency of your medical needs. You will be seen immediately if it is a medical emergency.

If you pay for any medical services upfront, do remember to keep your receipts so you can file claims with your personal or group insurance provider.

PHARMACY



Medical consultations usually end with the doctor issuing you a prescription. You can fill that prescription in any pharmacy found in:

- **Grocery stores**
- **Department stores**
- **Drug stores**
- **Hospitals**
- **Clinics**

Over-the-counter medications are reasonably priced, but prescription drugs can be costly. Unlike many medical systems in Europe, the US government does not negotiate with pharmaceutical companies to lower the price of prescription drugs. Some medication for long-term conditions, like diabetes, can cost upwards of US\$500.



EMERGENCY MEDICAL SERVICES





IN AN EMERGENCY

Each state regulates its own emergency services to provide aid to anyone in need.

These are some service numbers you can use in the US:

- **Medical, fire or crime-related emergencies: 911**
- **Poison control centre: 1-800-222-1222**

You will be asked for your location, the number you are calling from (if applicable), and the nature and details of the emergency. The operators will then assess your situation, transfer your call to a suitable response team, and if necessary, dispatch an ambulance with highly trained paramedics to assist you.

If you are mobile, you can make your own way to the nearest hospital with a 24/7 emergency room (ER) for treatment. Some common reasons to consider visiting the ER include:

- **Sprains and strains**
- **Open wounds**
- **Pregnancy labour and delivery**
- **Concerning headaches**
- **Back problems**
- **Kidney stone**
- **Urinary tract infection (UTI)**
- **Upper respiratory infection (URI)**
- **Intestinal infection**



IN A NON-EMERGENCY



If you are in an urgent but not life-threatening situation, you may consider going to an Urgent Care centre. There are over 9,000 Urgent Care centres across the US. Unlike the ER, these centres are staffed by physician assistants, have operating hours, and have shorter waiting times.

Physicians in Urgent Care centres offer:

- **Diagnosis**
- **Basic lab tests**
- **Treatment plans**
- **Basic imaging like X-rays**

AVERAGE COST OF SERVICES

As most medical services are privatised and doctors practise “defensive medicine” to protect themselves from lawsuits, you can expect to undergo more medical tests that produce a bill that is higher than you are used to in your home country.

The fees you are charged vary depending on the hospital you visit, the treatment you undergo and the doctor you are treated by. These are the average costs of some procedures at the ER:

- **Consultation with a doctor: US\$100-300**
- **Blood tests: US\$100-3,000**
- **X-ray: US\$150-3,000**
- **MRI: US\$1,000-5,000**
- **Tonsillectomy: US\$4,000-8,000**
- **Gallbladder removal: at least US\$10,000**
- **Overnight hospital stay: US\$3,000-5,000 a day**
- **Operating theatres: US\$7-100 per minute**

Ambulances are run by private businesses and come with a separate price tag of its own.

- **An ambulance ride: US\$400-1,200**
- **An air ambulance ride: US\$2,000-200,000**





DENTAL AND VISION





DENTAL

As dental care is excluded from ACA's ten mandated essential benefits, it may not be a part of your personal or group insurance plan. You can choose to top-up or take out a separate policy to cover the costs of dental examinations and treatments. Alternatively, you can take out loans or arrange a payment plan with the dental clinic.

Average cost of common dental procedures:

- **Dental exam:** US\$50-200
- **X-ray:** US\$50-200
- **Filling:** US\$115-190
- **Root canal:** US\$695
- **Tooth removal:** US\$200-280
- **Wisdom tooth removal:** US\$200-900



Dental care is regulated by the Board of Dentistry or the Board of Dental Examiners of each individual state. Find a dental clinic near you through this [online directory](#) of each state's dental association.





VISION

Like most other aspects of health care in the US, vision care is relatively expensive due to privatisation. Some group or personal insurance plans do cover vision care so you can replace or order a new pair of glasses at a subsidised rate at an optical shop.

Lenses and frames are usually sold at separate price points. These are the average cost of each:

- **Spectacle frames: US\$126**
- **Lenses with anti-glare coating: US\$600**

You may haggle or browse through online optical shops for cheaper glasses. Chain retail stores, like Costco, have some of the least expensive eyewear.



In the US, opticians are trained technicians who design, check and fit glasses according to prescriptions written by ophthalmologists or optometrists. They are not permitted to not conduct vision tests or write prescriptions for visual correction.



VISION

Optometrists are licensed graduates of optometry schools. What they are licensed to do vary from state to state, but they can generally:

- **Conduct eye exams**
- **Conduct vision tests**
- **Prescribe and dispense corrective lenses**
- **Detect eye abnormalities**
- **Prescribe medication for certain eye diseases, in some states**

General ophthalmologists are medical doctors and osteopathic practitioners who can:

- **Treat all eye diseases**
- **Operate on the eye**
- **Prescribe and fit corrective lenses**
- **Detect health problems beyond the eyes and refer the patient to other specialist doctors for eye- and non-eye-related treatment**





VISION

You may be referred by your general ophthalmologist to a subspecialist with more intensive training in specific eye conditions or parts of the eye. Ophthalmologists may specialise in:

- **Cornea**
Cornea subspecialists diagnose and manage corneal eye diseases, trauma, and transplants. They also perform refractive surgery (LASIK).
- **Retina**
Retina subspecialists diagnose and manage retinal diseases, repair torn retinas, and treat the vitreous region of the eyeball.
- **Glaucoma**
Subspecialists diagnose and treat glaucoma through medication, laser and surgery.
- **Paediatrics**
Subspecialists diagnose and treat eye conditions in children and infants.
- **Oculoplastics**
Oculoplastics surgeons repair eyelids, and the bones and organs around the eyeball.
- **Neurology**
Neuro-ophthalmologists diagnose and treat optic nerve problems and other abnormalities such as double vision, unequal pupil size and involuntary eye movements.

The [American Academy of Ophthalmology](#) has an [online directory](#) for you to begin your search for a licensed vision care specialist near you.



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