FINDING a DOCTOR for Non-Students

This handout is for all international spouses, international scholars and international children!

All Duke Students’ basic health care needs are provided by the Duke Student Health Center. The annual Student Health Fee covers these services. This is the good news. Unfortunately, the Student Health Fee DOES NOT cover health care for a student’s family OR for a scholar and their family.

Health Care in the USA is very expensive and quite different from other countries! The US has a pay-for-services system. This means that an individual is responsible for one’s own health care costs. Without insurance, an office visit to see a doctor for a minor illness can cost anywhere between $100-$200; pregnancy and delivery care can cost at least $16,000; an appendectomy with 2 nights in the hospital can cost at least $13,000. This is why you must purchase health insurance! And Health Insurance is required for all J-1 and J-2 Visa Holders.

- Health Insurance for F-2 and H-4 Visa Holders
  - F-2 visa holder: Have your spouse sign you up for the Duke Student Health Insurance Family Plan
  - H-4 visa holder: Have your spouse sign you up for a Duke Employee Health Insurance Plan

- Duke Urgent Care
  If you become ill (cold/flu) or have minor injuries (that are not life threatening), go to Duke Urgent Care – no appointment is necessary! Visiting an Urgent Care facility costs much less than visiting the Emergency Room, which will cost you at least $1000.

What services do Urgent Care facilities provide?
They provide diagnosis, treatment and management of urgent medical conditions and minor trauma when a patient’s primary care physician is unavailable. If you do not drive, you will have to take a taxi or ask a friend to drive you. See our Taxi handout. For more information go to: http://www.dukehealth.org/services/urgent_care/locations

Durham Locations
  - Duke Urgent Care Croasdaile 1821 Hillandale Road, Suite 24A (TEL. 919.383.4355) Hours: Everyday 8am-8pm
  - Duke Urgent Care South 5716 Fayetteville Road (TEL. 919.572.1868) Hours: Everyday 7am-10pm

Chapel Hill Locations
  - FastMed Urgent Care of Chapel Hill 1407 E. Franklin Street, 27514 (TEL. 919.550.0821)
    Hours: Monday-Friday 8am–8pm | Saturday and Sunday 8am–4pm

- How to find a doctor for you or your family?
  It may take several weeks or more to see a doctor for the first time. It is wise to schedule a basic checkup for you, your spouse and/or children with a doctor soon after you arrive to Durham.
  1. Call the Patient Referral Center @ 919.416.3853
  2. Ask for Basic/General Check-up appointment. Tell them you are new to the country and don’t have a primary care physician (doctor) yet. They will ask for your address and find a doctor who can take new patients.

For a List of all Duke Doctors & Clinics, go to: www.dukehealth.org

- Clinics affiliated with Duke University Medical Center (For both children and adults)
  - Duke Family Medicine Center. (Durham) -- Within walking distance from Duke Campus
    Location: Marshall Pickens Building 2100 Erwin Road, on the corner of Trent Drive.
    Website: http://www.dukehealth.org/locations/duke_family_medicine
    TEL. 919-684-6721

  - Duke Primary Care Timberlyne. (Chapel Hill)
    110 Timberhill Place, off of Weaver Dairy Road in Chapel Hill.
    Website: http://www.dukehealth.org/locations/duke_primary_care_timberlyne/locations_details
    TEL. 919-942-8500

TURN OVER
**No Health Insurance?**

We recommend Lincoln Health Center, especially if you have small children who require frequent doctor visits for immunizations or minor illnesses, and your health insurance plan does not cover these expenses.

To obtain an appointment at Lincoln, you first must go for a screening appointment. When you call for a screening appointment, they will tell you what information you need to bring with you. We advise that you do this, even when healthy, in order to establish yourself, or your child, as a patient there. Bring your pay stub (salary statement) to show that your income is low enough to qualify for their services.

**Lincoln Community Health Center**
1301 Fayetteville Street, Durham, NC 27707
Adult & Children Appointments Tel. 919.956.4000
Dental Appointments Tel. 919.956.4000
http://www.lincolnchc.org/

**Walltown Neighborhood Clinic** (walking distance to Duke)
815 Broad Street, Durham, NC 27704
Main Tel. 919.416.1254
HOURS: 8:15a – 4:30pm Monday-Friday
Closed for lunch from 12:30pm – 1:30pm
www.dukehealth.org/locations/walltown_neighborhood_clinic

Note: If you find yourself in hospital with a huge medical bill and no health insurance, you can apply for financial hardship through a Patient Care Representative. A Patient Care Representative will be assigned to you if you are admitted to the hospital. This is not a guarantee that you will be awarded financial hardship.

**Are you in need of maternity coverage and you have no health insurance?**

If you are a J-1 or J-2 visa holder and your health insurance plan does not cover maternity, you will have to pay for your own maternity coverage. We recommend you visit the Durham County Health Department because they base their fees on your income. The Health Department is located on Main Street. You may take the Bull City Connector bus (stop 14) to get there.

**Durham County Health Department**
Women’s Health Clinic (provides Family Planning and Prenatal Care)
414 East Main Street, Durham, NC 27701
Tel. 919.560.7882 Call for more information

**Dental and Eye**

Dental and regular eye check-ups are **not** included in many basic insurance policies. A visit to the Dentist for cleaning will cost at least $150. A major dental problem will be much more costly. For information about dental care, see the International House handout, *Finding a Dentist*. An eye check-up will cost at least $80. In addition, patients must pay for prescription glasses. See the International House handout, *Eye Exams and Glasses*.

**Updates for J-scholars who are not Duke Employees!!**

- **Duke University Medical System has a list of “APPROVED” insurance companies**

**What does this mean?**

If your medical insurance plan is not on that list, then you must PAY the entire bill upfront. You then submit the claim or bill to your insurance company for reimbursement. The four health insurance plans International House has for J-1/J-2 scholars **are not** on the approved list of health insurance companies. And, unfortunately, the health insurance plans “approved” by Duke Hospital **are not** going to be available to J-1/J-2 scholars. Finally, if you are going to have a procedure like having a baby, Duke Hospital requires you to put down a $16,000 deposit.

- **For those who have health insurance from a non-US based company…**

It is the policy of the Duke University Medical Center not to submit insurance claims directly to non-US based companies (as well as non-approved US based companies).

**What does this mean?**

You may have to pay for your doctor’s visit first and then submit a claim to be reimbursed by your insurance company back home. If possible, try to find out about billing procedures, as well as any extra fees you may have to pay, from your home insurance company prior to leaving your country and before making an appointment with a Duke doctor.