

# Healthcare - All Clinical Students Are Required to Have Health Insurance

While in their clinical training, students should contact the program Director at their clinical center or hospital for acute healthcare problems. These include medical illnesses, psychological problems, needle stick or mucous membrane exposure to a patient's blood or body fluid, exposure to a patient with tuberculosis etc. The Office of Clinical Sciences should also be notified and will help students with both acute and long term care.

The issue of student health care while in hospitals requires further clarification. Students rotating through hospitals are not employees and should not have access to employee or occupational health services. They are not covered under Workman's Compensation Laws. Whenever possible, students with an injury, illness or other health related problems should see a private physician in their health plan.

Students are not to use the Emergency Department for routine problems. Students are responsible for all fees that are charged by the ED, physicians and hospital that are not covered by their health plan. Insurance policies may not cover non-emergency illnesses or injuries treated in the hospital ED and/or may require a co-payment. Only serious, acute problems should necessitate an ED visit. "Needle-stick" incidents require an ED visit depending on hospital policy.