

# A student's guide to MIT Medical 2020–2021

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## Welcome to MIT Medical

You are coming to MIT at a time when we are facing — and working to solve — one of the most challenging health crises in modern history. You are part of that story, and MIT Medical is here to help you stay safe and well.

As an MIT student studying on campus or in the Cambridge area, you can use most of the services at MIT Medical with no out-of-pocket cost — it’s included with tuition. This guide will help you navigate MIT Medical during COVID-19, including testing, urgent and routine care, insurance, and much more.

The information in this guide is correct as of the “last updated” date on the cover, but policies and procedures are likely to change throughout the year. For the latest information, consult our website at [medical.mit.edu](https://medical.mit.edu).

## COVID-19 Testing and flu immunizations for on-campus study

Once you arrive on campus, you will be tested for COVID-19 and will be required to self-quarantine for seven days. After that, you will be tested again. If both tests are negative, you will be allowed to access buildings and labs.

### How often will I need to be tested, and how will I know when I need to go for a test?

MIT will begin the school year by testing on-campus students twice per week. The [Covid Pass](#) app will send you a notification when it's time to go for your next test. For students living off campus, testing frequency will depend on how often you need to come to campus. For more information, visit the [MIT Now website](#). This protocol may be adjusted during the school year as needed.

### What if I don't get my test on the day I'm supposed to?

To keep the testing process efficient, it's very important that you go for your test when prompted. If you miss your test, your card access will be revoked for all campus buildings. However, if you live on campus, you will still be able to access your residence.

#### Did you know?

All students must complete the [Student Medical Report Form](#) with no exceptions. If you fail to meet the deadline for submitting the form, your registration status will be placed on hold.



### What if I test positive?

#### Isolation

If you test positive for COVID-19, an MIT Medical clinician will notify you directly. If you live on campus, you may be asked to move to a designated on-campus location where you will have 24-hour support while you self-isolate. If you're a graduate student and live on campus in an efficiency, one-bedroom, or two-bedroom unit, you will be able to self-isolate in your apartment. Campus partners, including staff from MIT Medical and the [CARE Team](#), have developed a comprehensive approach to supporting all students diagnosed with COVID-19 until they fully recover.

#### Contact tracing

If you receive a positive test result, a contact tracer will get in touch and ask you to list individuals you were in contact with. We may advise those individuals to self-quarantine and/or be tested. **We will not share your name with those individuals.**

### I'm experiencing symptoms of COVID-19, but according to Covid Pass, I'm not due for a test. What should I do?

If you have [symptoms of COVID-19](#), call MIT Medical's COVID-19 hotline at 617-253-4865. We will discuss your symptoms with you and make a plan for you to be tested at MIT Medical. Be sure to self-isolate until your test. **Do not go to the Covid Pass testing site.**

### Flu immunizations

You will be required to have a flu shot during the 2020–21 academic year. **We will make exceptions for religious or medical reasons only.** Dates, times, and locations of flu clinics will be announced in the early fall.

## Visiting MIT Medical during COVID-19

We have put protocols in place to minimize the spread of COVID-19. If you have an in-person visit at MIT Medical, here's what you need to know and do.

- **Arrive exactly on time.**

To keep the number of people in the building low, we are not using waiting rooms. If you do arrive early, please wait outside the building at least six feet away from others. **If you can't make it to your appointment on time, we may have to reschedule your appointment to a different time or day.**

- **It's best to come alone.**

If you need to bring someone to your appointment, please limit yourself to one companion.

- **Don't forget your mask.**

During your visit, please keep your mask on at all times, unless otherwise instructed.

- **You will be screened when you enter the building.**

When you arrive, a staff member will greet you at the entrance and do a brief COVID-19 screening and temperature check. After that, you will be directed to the appropriate check-in point.

- **Once you're checked in, you'll be taken directly to an exam room.**  
You'll wait for your clinician in the exam room, and when your appointment is over, someone will come to check you out. If you need any lab work or follow-up appointments, we'll schedule those appointments at that time.
- **Watch your inbox for the MIT Medical Patient newsletter, and check our website for updates.**

We may need to periodically make changes to this process as the situation around the virus changes. We will announce these changes on our website and in our regular patient newsletter.

- **Sign up for [HealthELife](#), our patient portal.**  
With a HealthELife login, you can make in-person and telehealth appointments, have a video visit with a clinician, and view test results and medical records.

## Urgent Care

### It's an emergency!

Is this a life-threatening emergency? If you're on campus, dial [617-253-1212](tel:617-253-1212). This connects you to the MIT Police, who will get you help immediately. In fact, stop reading for a second, grab your phone, and [add 617-253-1212 to your contacts](#) right now. Calling **911** also works — and that's what you should do if you're off campus — but you should do that only when you're off campus. Since there are emergency services available on MIT's campus 24 hours a day, **dialing [617-253-1212](tel:617-253-1212) will likely get you the help you need faster if you're on campus.**

### I feel sick. I need to see someone today.

Call us at [617-253-4481](tel:617-253-4481), and tell us exactly what's going on, with as much detail as possible, so we can make sure you get the care you need. We'll let you know what to do next. We may have a same-day appointment or telehealth appointment available with one of our primary care providers or we can schedule an appointment with our Urgent Care Service on the first floor of MIT Medical.

Urgent Care is located on the first floor of E23, and is open every day of the week. Hours may be different on some holidays, so if the rest of MIT is closed, check

[medical.mit.edu](http://medical.mit.edu) to see if Urgent Care hours have been changed for that day. To make an appointment with Urgent Care, call [617-253-1311](tel:617-253-1311).

**If you are experiencing [symptoms of COVID-19](#), such as fever, cough, fatigue, or shortness of breath, call MIT Medical's COVID-19 hotline at [617-253-4865](tel:617-253-4865).**

### Who can I talk to if MIT Medical isn't open?

A nurse is available by phone, at all times, 24 hours a day. Just dial [617-253-4481](tel:617-253-4481) and tell us what's wrong. We'll tell you what to do next.

If you're an undergraduate student, you can also seek support and advice from a member of our MedLink program, specially trained peer health advocates living in MIT dorms, fraternities, sororities, and independent living groups. For more information or to find your nearest MedLink, visit [medlinks.mit.edu](http://medlinks.mit.edu).

#### Urgent Care hours:

**Weekdays, 8 a.m. – 8 p.m.**

**Weekends, 10 a.m. – 4 p.m.**

(Holiday hours may vary; see [medical.mit.edu](http://medical.mit.edu) for more information.)

## Getting routine care

### Getting healthcare is easier when you have a campus care provider.

If you choose a campus care provider at MIT Medical, you'll have a clinician who will get to know you and will work with you to keep you healthy while you are studying on campus or in the Cambridge area. A campus care provider will provide continuity of care while you are at MIT. Our campus care providers will work directly with your primary care provider (PCP) back at home, if you have one, whenever necessary.

You can choose either a physician or a nurse practitioner as your campus care provider. A nurse practitioner is a registered nurse who has advanced training to diagnose illnesses and prescribe medications.

**Visit [medical.mit.edu/choose](http://medical.mit.edu/choose) to see a list of campus care providers who are accepting new patients.**

### How do I make an appointment for routine care at MIT Medical?

Maybe you need a **checkup** or a **shot**? Perhaps you need to get a **prescription**, or you have a **health concern** you want to discuss? It's easy to make an appointment. If you've already chosen a campus care provider at MIT Medical, call

their office directly; if not, dial [617-258-9355](tel:617-258-9355). Tell us as much as you can about why you are making the appointment. That helps us to determine whether your visit should be in person or via telehealth.

## Telehealth for routine care

When you call to schedule your appointment with an MIT Medical clinician, we may recommend that you have a [telehealth visit](#) using the HealthELife patient portal. Telehealth allows you to visit with your clinician without coming into MIT Medical. During your visit, the clinician can discuss your symptoms with you or evaluate visible conditions like rashes or minor injuries. They can also prescribe medications, or order blood work or tests. In some cases, you may follow up with a clinician later in person for a physical examination.

### Well Connection: Another telehealth option for Student Extended Insurance Plan members

Extended Plan members have cost-free access to the [Well Connection](#) telehealth service, offered through Blue Cross Blue Shield of Massachusetts. Well Connection provides video visits with licensed medical and behavioral health practitioners on your computer or mobile device. Well Connection providers can offer advice, diagnose symptoms, and send prescriptions to your local pharmacy.

#### Did you know?

If you need to be excused from a class or exam because of illness, the process starts with Student Support Services (5-104; [617-253-4861](tel:617-253-4861)). You can give S<sup>3</sup> permission to speak with MIT Medical about your illness, and an S<sup>3</sup> dean will contact professors on your behalf.



## Getting the most out of your appointment

Here are a few tips to make your in-person or telehealth appointment go smoothly:

- If your appointment has to do with a specific health concern, it may help to **keep a record of your symptoms** and bring it with you to the appointment. If you have a telehealth appointment, you may be asked to [upload photos, or a video](#).
- **Prepare a list of questions ahead of time**, so you can remember everything you want to ask.
- Talk about your **most important concerns first**.
- **Make sure you understand** any plans for treatment or follow-up.
- **Be honest**. In order to give you the care you need, clinicians sometimes need to ask some personal questions. We need to know all the details to provide you with the best care possible. And remember, no matter what your question, your clinician has heard it before.
- Sometimes one visit won't be sufficient, so be prepared to **make a follow-up appointment if necessary**.

### Foreign language interpreter services and sign language interpreters are available for in-person appointments.

Just let us know what services you need when you make your appointment, so everything is ready when you arrive. Or, if you need an interpreter for your Urgent Care appointment, or at any time during any visit, just let us know. We can accommodate those requests as well.

#### Did you know?

If you have questions or concerns about your care at MIT Medical, you can contact MIT Medical's patient relations coordinator. Just dial [617-253-4976](tel:617-253-4976), or send a note to [advocate@med.mit.edu](mailto:advocate@med.mit.edu). The patient relations coordinator will help you explore possible courses of action to resolve the issue.



## Student Mental Health & Counseling Services at MIT

Life at MIT can be fast-paced and demanding, and many students find that it helps to talk with someone about relationship problems, feeling overwhelmed by school, issues at home, loneliness, anxiety, depression, or other concerns. MIT Medical's Student Mental Health & Counseling Services can help. Choose to talk privately with a clinician or, if appropriate, sign up for one of our workshops.

On weekdays, call us at [617-253-2916](tel:617-253-2916). When you call us during weekday hours, we'll discuss your concerns with you and set up a telehealth consultation with a counselor who is a good match for your needs.

**Our clinicians are on call and available 24 hours a day, seven days a week for urgent consultations. Just call [617-253-2916](tel:617-253-2916).**

## Other MIT Medical Services

### MIT Pharmacy

Located on the first floor of E23, the MIT Pharmacy is a convenient location to fill prescriptions and pick up over-the-counter medications. Our pharmacists are also happy to answer any questions about medications you might have.

**All MIT students can buy over-the-counter medications at the MIT Pharmacy.** For many drugs, you'll pay less than you would at a retail drug store such as Walgreens or CVS.

#### What prescriptions can I get at MIT Pharmacy?

The MIT Pharmacy can fill any prescription you get from an MIT Medical clinician. If MIT Medical referred you to an outside specialist, and you receive a prescription, or if you obtain a prescription written by an outside mental health provider, the MIT Pharmacy can fill it.

#### How do I refill or renew my prescription?

You have three options to request a refill or renewal:

- Call our 24-hour prescription refill line at [617-253-0202](tel:617-253-0202).
- Put in a request through [HealthELife](#), MIT Medical's online personal health-management tool.
- Complete a refill request form at the pharmacy.

Please allow at least two business days to process refill requests placed online and by phone. If your prescription requires authorization from a clinician, the pharmacy will contact the clinician for you.

#### Will the MIT Pharmacy accept my insurance?

**All students can purchase over-the-counter medications at the MIT Pharmacy, but we only accept the Student Insurance Extended Plan for prescriptions.** If you have prescription insurance through a different provider, ask your MIT clinician to send your prescription to a local retail pharmacy.

### Dental Service

MIT Medical's Dental Service can do everything from cleanings to crowns. Dental care isn't covered by the MIT student health plans, but if you have outside dental insurance (through your parents, for example), you might be able to use that insurance. **Graduate students who have purchased [MIT Graduate Student Dental Plan](#) coverage can also use the Dental Service.** To find out if you can use your insurance at the Dental Service or to schedule an appointment, call [617-253-1501](tel:617-253-1501).

### Eye Service

All students can be seen for eye injuries and urgent eye issues. If you are on the MIT Student Extended Insurance Plan, you're also covered for one annual eye exam at MIT Medical's Eye Service. Call the Eye Service at [617-253-9768](tel:617-253-9768) to make an appointment. **Students who have waived the Extended Plan are not covered for routine eye exams or the contact lens service.**

#### Did you know?

You can get your new glasses right here on campus — at a discount! Visit [medical.mit.edu/services/optical](http://medical.mit.edu/services/optical) to learn more.



### Sexual health

MIT Medical provides a full range of health services, information, supplies, diagnostic tests, and counseling to address your concerns about sex and sexuality.

Our services include:

- **[Check-ups and other medical services](#)**, including the HPV vaccine and prescriptions for contraceptives.
- **[Free confidential testing for sexually transmitted infections](#)**, including HIV. To schedule a test, call [617-253-4481](tel:617-253-4481).
- **[Contraceptives](#)** (birth control pills, IUD, diaphragm, Depo-Provera injection, contraceptive implants, contraceptive patch, contraceptive vaginal ring), provided by Women's Health ([617-258-9355](tel:617-258-9355)) or your campus care provider or available at the MIT Pharmacy.
- **[Emergency contraception](#)** is available for purchase at the MIT Pharmacy.
- **[Pregnancy tests](#)**. Home pregnancy tests are available without a prescription at the MIT Pharmacy. You can also call us at [617-258-9355](tel:617-258-9355) or call your campus care provider for an in-office test.
- **[Hormonal therapy](#)** for transgender students.
- **[LGBTQ health services](#)**.
- **[Counseling and consultations](#)** with providers in Student Mental Health and Counseling.

#### Did you know?

Approximately 20 percent of MIT students use Student Mental Health and Counseling Services each year.



## Self-care at MIT

Community Wellness at MIT Medical provides resources, classes, and programs to help you make healthy choices and get the most out of your time at MIT:

- Video recordings and virtual [wellness classes](#): yoga, Pilates, Essentrics, mindfulness, and more
- [Health and wellness coaching](#) groups and resources
- [getfit](#): Join a team, exercise, and win prizes in MIT's annual fitness challenge
- Step Your Way to 10,000 a Day: An individual fitness challenge held during the fall semester
- [MedLinks](#): peer health volunteers offering listening and support to students
- MIT Sleep and Relaxation Line: [617-253-CALM \(2256\)](tel:617-253-CALM)

- Downloadable audio files for sleep and relaxation: [medical.mit.edu/sleep](https://medical.mit.edu/sleep)
- [Classes and support](#) for new and expecting parents
- [MIT Spouses & Partners Connect](#): a dedicated network for the significant others of MIT students, postdocs, staff and faculty who have relocated to the Boston area
- [Language Conversation Exchange](#): connect with people across the Institute for conversation, cultural exchange, and friendship

And much, much more! We can help you eat healthfully, stay fit, improve your sleep, reduce stress, and improve your overall wellness. For more information send us an email at [wellness@med.mit.edu](mailto:wellness@med.mit.edu), or visit us online at [medical.mit.edu/community](https://medical.mit.edu/community).

## Violence Prevention and Response

Are you or someone you care about being impacted by sexual violence, relationship abuse, unhealthy relationships, stalking, or sexual or gender-based harassment? VPR offers confidential advocacy services for support, identifying options and resources, navigating campus

systems, and more. To set up an appointment, email [vpradvocate@mit.edu](mailto:vpradvocate@mit.edu) or call [617-253-2300](tel:617-253-2300). If you are unable to speak safely in your current situation, scheduled appointments can be text- or chat-based. For more information about VPR, visit [studentlife.mit.edu/vpr](https://studentlife.mit.edu/vpr).

## Privacy

### What if I want my parents involved in my healthcare? What if I don't?

**Your visits to MIT Medical and the information you share with our providers are confidential.** That means that every part of every visit is kept private. Unless you give us permission, we won't share any of your health information with your parents, professors, or friends. The only exceptions would happen in rare life-threatening situations.

**If you do want your parents involved in your care at some point, just tell us.** Speak with your provider directly, and give them permission to speak with your parents about that specific episode of care. You can only give permission for a specific episode of care — it's not blanket permission to discuss any of your other visits or medical issues. This permission expires when the specific episode of care is resolved, or in six months if the episode of care is ongoing. If you want your parents involved in another, future medical issue, you'll need to provide permission again.

### I'm on my parent's insurance plan. Does this affect the confidentiality of my care?

It might. We don't send information to your parents about most office visits at MIT Medical or prescriptions filled at the MIT Pharmacy. But if you use your parent's insurance plan for services outside MIT Medical, like filling prescriptions or seeing outside specialists, your parents might get a bill. Even if an outside visit is fully covered by your parents' insurance, and there is no bill, your parents might still be notified, because the insurance plan might send notices or claim summaries to your home address.

Sometimes MIT Medical needs to send private information to you. This will be addressed to you and will go to the address you have on file with us. **Unless you have given MIT Medical your campus mailing address, it will go to your home address.** If you need to make any changes, be sure to update your address with MIT Medical as soon as possible. Just call us at [617-253-4481](tel:617-253-4481).

## Do I have access to my health records?

Yes. If you ever need a copy of your medical record, let us know. You can make an appointment to view your health records by calling [617-253-4906](tel:617-253-4906). We can also provide copies of certain parts of your record — just your immunization record, for example — if you need it for international travel.

To get a copy of your whole medical record or just specific information from your record, you'll need to fill out and sign an authorization form. You'll need to fill out a different form to have your medical record sent from another provider to MIT. **All of these forms are available for download at [medical.mit.edu/medicalrecord](https://medical.mit.edu/medicalrecord).**

## Using insurance at MIT Medical

### What does my insurance cover when I'm studying on campus?

The [MIT Student Medical Plan](#) is included with tuition. That allows you to use the following services at MIT Medical with no out-of-pocket cost:

- [Primary care](#)
- [Specialty care](#)
- [Urgent care](#)
- [Student Mental Health and Counseling Services](#)
- [Basic X-rays and certain laboratory tests](#)

We can care for many of your medical needs on campus, and visits to most specialists at MIT Medical are also covered by the MIT Student Medical Plan.

You can [enroll family members](#) in the Student Medical Plan for an additional charge, as long as they have other, comprehensive coverage.

### What if I need to see a specialist outside of MIT Medical?

If you need care outside MIT Medical or if your MIT Medical clinician recommends an outside specialist or facility, that visit will be billed to your comprehensive insurance plan.

If you've purchased comprehensive coverage through the [MIT Student Extended Insurance Plan](#), you're covered for specialist and other medical visits outside MIT Medical, as well as prescriptions. If you have comprehensive insurance through another insurance company, it will be up to you to find out if the specialist you want to see is part of your insurance company's network. And you'll need to make sure your insurance will cover the visit. Check to see if you need a referral from your doctor at home or are required to get authorization from the insurance company before your visit.

Keep your insurance ID card with you at all times. If you're on the Extended Plan, you can [download your insurance card to your smartphone](#).

### How does the MIT Student Extended Insurance Plan work?

The [MIT Student Extended Insurance Plan](#) (also called the Extended Plan) complements the coverage provided by the Student Medical Plan and meets Massachusetts requirements for comprehensive coverage. [It adds coverage for prescription drugs and off-campus services such as emergency room visits, surgical procedures, ambulance rides, and inpatient hospital stays](#). The Extended Plan also covers you when you're [studying outside the Cambridge area](#).

If you have Student Extended Insurance Plan coverage, you may also [enroll your family members in the Extended Plan](#).

### Making changes to Extended Plan coverage during the 2020–2021 School Year

If you're only spending part of the 2020–2021 academic year studying on campus, you can enroll in the [MIT Student Extended Insurance Plan](#) when you arrive. If you are studying remotely outside the Cambridge area for the next semester, you may and drop the coverage during the next open enrollment period.

There are other times you might want to modify your coverage. These times are called “qualifying life events,” and they include:

- Turning 26 and becoming ineligible for your parent's plan.
- The involuntary loss of other health insurance coverage.
- Marriage or qualified same-sex partnership.
- The birth of a child, legal adoption, or legal guardianship.

For more information, see [medical.mit.edu/qualifying-events](https://medical.mit.edu/qualifying-events).



# Useful FAQs

## [COVID-19 FAQ](#)

This extensive FAQ covers everything from the background and history of the virus, to symptoms, social distancing, masks, and more.

## [COVID-19 Testing FAQ](#)

Learn more about what kinds of tests are available for COVID-19, how they work, and how accurate they are.

## [Medical Report Form FAQs](#)

Everything you need to know about completing the required Medical Report Form.

## [Using the MIT Student Extended Insurance Plan off-campus during COVID-19](#)

If you've purchased the Extended Plan, this FAQ will explain how your coverage works if you've moved out of the Cambridge area to study remotely.

## [Mental Health FAQs](#)

Learn about topics such as antidepressants, coping with traumatic events, and taking medical leave.

# Useful phone numbers

## 24-hour numbers

(including weekends and holidays)

Campus Police [617-253-1212](tel:617-253-1212) (or dial 100 from campus phones)

Ambulance [617-253-1212](tel:617-253-1212) (or dial 100 from campus phones)

Medical advice at any time (24 hours a day) [617-253-4481](tel:617-253-4481)

Student Mental Health & Counseling Services [617-253-2916](tel:617-253-2916)

Violence Prevention & Response hotline [617-253-2300](tel:617-253-2300)

## Urgent Care

**Weekdays, 8 a.m. – 8 p.m., Weekends 10 a.m. – 4 p.m.**

(Holiday hours may vary; see [medical.mit.edu](http://medical.mit.edu) for more information.)

Urgent Care Service [617-253-1311](tel:617-253-1311)

## MIT Medical services

For current hours, check [medical.mit.edu/services](http://medical.mit.edu/services)

Appointments [617-258-9355](tel:617-258-9355)

Health Plans [617-253-4371](tel:617-253-4371)

Member Services [617-253-5979](tel:617-253-5979)

Billing Office [617-258-5336](tel:617-258-5336)

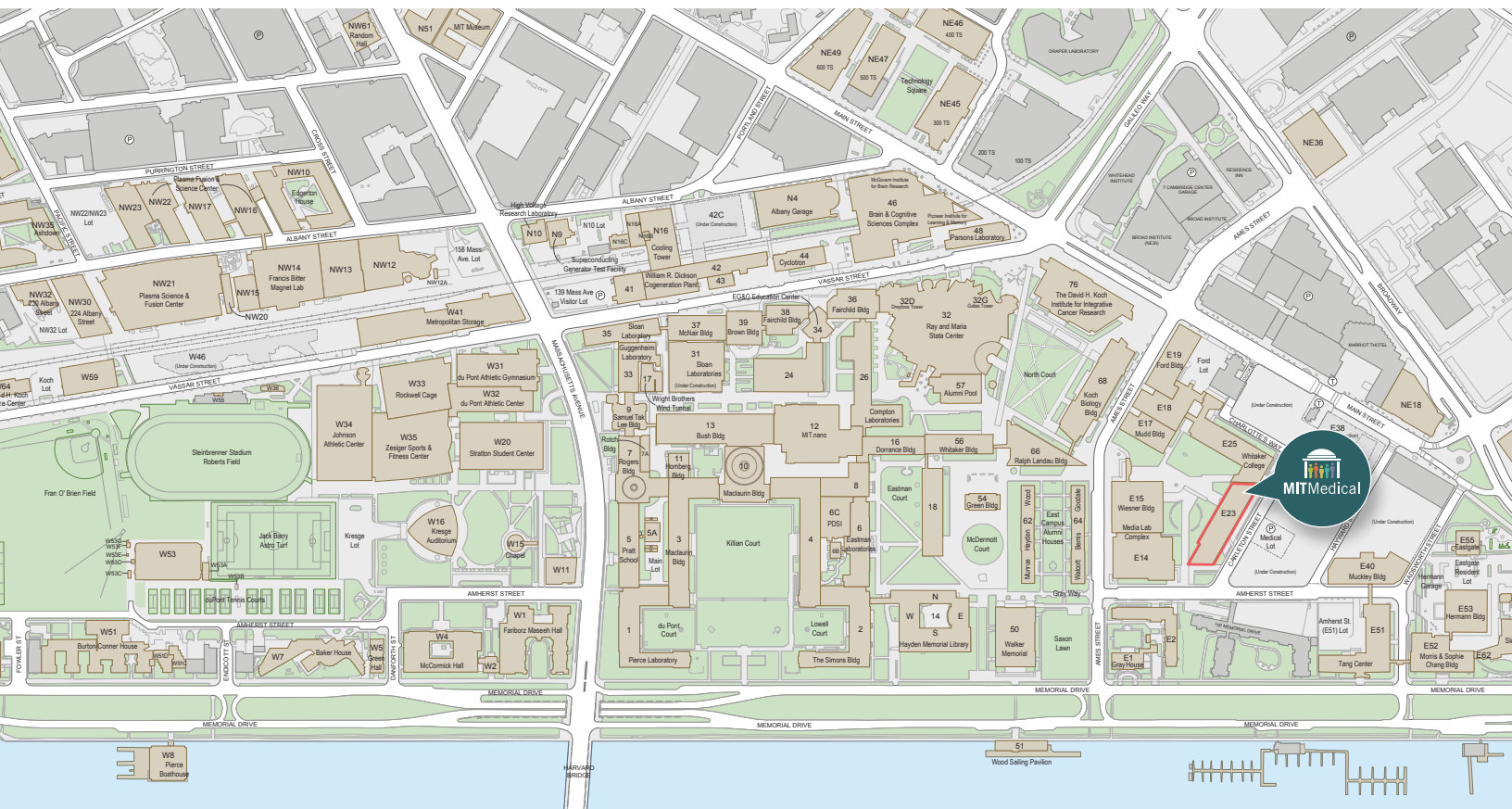
Pharmacy [617-253-1324](tel:617-253-1324)

Community Wellness [617-253-1316](tel:617-253-1316)

Dental Service [617-253-1501](tel:617-253-1501)

Eye Service (optometry/ophthalmology) [617-253-9768](tel:617-253-9768)

Patient Relations Coordinator [617-253-4976](tel:617-253-4976)



# Glossary of commonly used terms

Health insurance is filled with jargon. Below are some of the definitions of healthcare-related words you may encounter. You can find even more definitions on the government's Affordable Healthcare Act website: [healthcare.gov/glossary](https://www.healthcare.gov/glossary).

## Summary of Benefits and Coverage

The Patient Protection and Affordable Care Act (ACA) requires all insurance plans to provide you with a Summary of Benefits and Coverage (SBC) document. This document lists many, but not all, of the benefits that come with your health insurance plan. To view the SBC for the Student Extended Insurance Plan, visit [medical.mit.edu/forms-documents/students](https://medical.mit.edu/forms-documents/students).

**Below are some of the terms you may see on Summary of Benefits and Coverage document:**

### Deductible

A **deductible** is the total amount of your own money that you must pay for certain covered services each plan year (September 1–August 31) before your health plan begins paying for these services.

### Out-of-pocket limit

The **out-of-pocket limit** is the maximum amount of money you will have to pay for your covered healthcare costs during the year of insurance coverage, not counting your plan's premiums. When you have spent that amount of your own money, the insurance plan will cover additional healthcare services in full for the rest of that year of coverage. But remember that if you use out-of-network services, you may still need to pay the difference between the amount of money your insurance company agreed to pay for a service and the actual charge.

### In-network provider

An **in-network provider** is any healthcare provider (physician, hospital, urgent care, or other facility) that belongs to your network. You will almost always be able to pay less if you use an in-network provider. If you are an Extended Plan member, your network is called the "Blue Cross PPO/EPO" network, and you can find in-network providers on the Blue Cross Blue Shield of Massachusetts website at [bluecrossma.com](https://www.bluecrossma.com) or by calling 1-800-810-BLUE (2583).

### Out-of-network provider

An **out-of-network provider** is any healthcare provider that does not belong to your network. You can use out-of-network providers, but if you do, you will almost always have to pay more. If an out-of-network provider charges more for a service than your network agrees to pay, you will need to pay the difference, and that payment will not count toward your out-of-pocket limit.

### Primary care visit

Primary care is what most people think of when they talk about "going to the doctor." Primary care includes routine checkups or seeing a doctor when you feel sick. You'd also visit a primary care provider for routine, ongoing care for a chronic condition like asthma or high blood pressure or if you need routine health screens, like lab tests, or preventive care, like vaccines.

### Specialist visit

**Specialists** are not primary care providers. They are clinicians who deal with a specific type of medical care. There are many different kinds of specialists. For example, a dermatologist is a specialist who treats skin problems. An orthopedist is a specialist who treats patients with bone injuries or diseases. If you see a specialist at MIT Medical, you will most likely not have a copay or other out-of-pocket cost. You will likely have to pay part of the cost for visits to specialists outside of MIT Medical, and your insurance may only cover a certain number of visits per year for some specialists, like chiropractors.

### Preventive services

The Affordable Care Act requires that some services be available at no cost to patients. These services are commonly referred to as **preventive services**. Some contraceptives are also required to be available at no cost to patients.

### Copay or Copayment

A **copay** or **copayment** is a fixed dollar amount you must pay for a covered healthcare service, usually when you receive the service. Copayments do not count toward your annual deductible.

### Coinsurance

**Coinsurance** is a percentage of the bill for a specific service that you must pay with your own money. The insurance company sets the price they will pay for any service, and your coinsurance percentage is based on this price. If you go to an out-of-network provider who charges more than the price your insurance company previously set, you may have to pay the coinsurance PLUS the price difference.

### Drugs

Different kinds of drugs cost different amounts. **Generic drugs** (tier 1) tend to cost much less than **preferred name-brand drugs** (tier 2). If you are an extended plan member, you will pay a lower copay for prescriptions at MIT Medical as long as it is a medicine that the MIT Pharmacy usually has in stock.