

Medical & Insurance Tips

Please ask your students and host families (HF) to inform you as soon as a medical visit may be necessary, so that we can provide guidance on next steps and help identify in-network providers. Once the student has seen a doctor for any reason, it is extremely important that you forward any information about the medical incident immediately to your Regional Development Manager (RDM) and/or Regional Director (RD) and the Supervision team. This allows us to provide direct advice and information to you and the HF to avoid any problems with billing or insurance in the future. We are also obligated to provide updates to the partners and need timely communication to do so. Here are the general steps outlined below.

Life-Threatening Illness or Injury**

Examples include severe bleeding, loss of consciousness, compound fractures, breathing emergencies

- Call the PAX Emergency Line at 800.555.6211 as soon as possible.
- Take the student to the nearest emergency room (ER).
- Provide ER with student's insurance card.
- Obtain a copy of discharge paperwork before leaving the ER (including any prescription information and/or receipts).
- Send discharge paperwork to supervision@pax.org and your RDM and/or RD.
- If additional appointments are necessary, please wait to schedule them until approval has been received from PAX staff.

All Other Illnesses or Injuries

Examples include cold or flu symptoms, ear infections, pink eye, nausea and vomiting, sprains and strains, simple fractures

- Call the PAX Emergency Line at 800.555.6211 as soon as possible to report serious illness or injury (fractures, wounds that require stitches, animal bites, head injury, etc.).
- For minor illness or injury, notify your RDM and/or RD of the visit as soon as possible.
- Identify an urgent care center, walk-in clinic, or primary care provider that is in-network with student's policy. *NOTE:* WEA, WEB, WEF, WEI students must contact One Team Health before seeking medical care to open a case. Similarly, STE students must contact MedCare International prior to seeking medical treatment to be referred to an in-network provider.
- Provide the provider with student's insurance card.
- If the doctor's office asks for a payment upfront, the student/HF must request an itemized bill and a payment receipt, which will be needed when submitting a claim.
- Obtain a copy of discharge paperwork or after-visit summary before leaving the provider (including any prescription information). If it is only available online, please inquire with the clinic how to access it using the patient portal.
- Send a summary of the visit, treatment plan, and a copy of the paperwork to your RDM and/or RD and supervision@pax.org.
- If additional appointments are necessary, please wait to schedule them until approval has been received from PAX staff.

****PLEASE NOTE:** Students should only go to the emergency room in the event of a true emergency (serious and life-threatening situations). Students should use urgent care or walk-in clinics for treatment for sports injuries, sore throats, minor cuts, sprains, urinary tract infections, simple fractures, or minor burns. If a Core student seeks medical care at an ER for an illness that is not deemed to be an emergency and/or the student is not admitted to the hospital overnight, the student will be charged a \$300 deductible. Similarly, a WEA, WEB, WEF, or WEI student will be responsible for a \$150 copay for ER visits that do not result in hospital admission.

After the Medical Visit

Once the student has seen a doctor, please send an email to your RD, RDM (if applicable), and the Supervision team with the following information:

- When was the doctor's visit?
- What were the symptoms leading up to the doctor's visit?
- Which doctor/urgent care clinic/provider was used?
- Did the student have any out-of-pocket expenses? If so, who paid?
- How is the student feeling now?
- Has the student missed any school due to the illness/injury?
- Will there be any follow-up appointments or recommended testing?
- Attach a copy of the after-visit summary from the provider along with any prescription info and receipts. NOTE: If the student did not get an after-visit summary, please send the answers to the questions immediately; do not wait for the visit summary.

Lastly, be sure to ask the student and HF to forward any bills that they receive so that we can determine whether insurance was billed correctly. Please note that the student/HF should hold off on paying any bills until they have been reviewed by PAX, as paying a bill in advance would mean that any reimbursements would take significantly longer to process.