**Medical Health Insurance and Immunizations**

There is no universal or national health insurance plan in the United States; rather, medical and dental care is generally a personal responsibility and can be quite expensive. These high costs can be extreme and even force an individual to forego necessary care. At Shepherd University we never want an international student, visiting scholar or family member to have to face that kind of a difficult decision.

Therefore, the University requires insurance coverage for all full-time international students.  There are many, many companies and health plans available on the market, and it can be quite confusing and overwhelming. To assist, the University recommends you consider purchasing coverage under one of these companies:

* [HTH Student Health Plan](https://www.hthtravelinsurance.com/students_plans.cfm)
* [Cultural Insurance Services](http://www.culturalinsurance.com/)
* [International Student Insurance](http://www.internationalstudentinsurance.com/)
* [ISO Insurance](https://www.isoa.org/)
* [The Harbour Group](http://hginsurance.com/international_overview_13.asp)
* [iNext](https://www.inext.com/https%3A/www.inext.com/)

In some cases, you may be able to utilize the health insurance coverage available in your home country or that is part of your overall family’s health coverage. In these instances, we ask that you come prepared with your proof of insurance, allowable services, coverage limits, and information on how to utilize that specific plan in the United States.

We also ask each student to fill out the [health status review form](http://www.shepherd.edu/safweb/healthcenter/pdf/SU_HealthStatusReview_031414%20%282%29.pdf) and turn this in to our [University’s Health Center](http://www.shepherd.edu/safweb/healthcenter/index.html) upon arrival. You may need to consult your local physician about required immunizations (Mumps, Measles, and Rubella), a recent Tuberculosis test, and any special medical needs or considerations you will want the Health Center to be aware of. Depending on the region you will be coming from, you may also be asked to provide additional information.

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