



## **Emergency/Healthcare Resources for Graduate Students**

### **\*\*DISCLAIMER\*\***

***This document is for informational purposes only and is meant to be an informal guideline to help you consider a few options. Although every reasonable effort is made to present current and accurate information, the Graduate Student Government, the Graduate School and Michigan Technological University make no guarantees of any kind, and this information may be subject to change without notice.***

***Any links to external websites and/or non-Michigan Tech information provided in this document are provided as a courtesy. They should not be construed as an endorsement by the Graduate Student Government, the Graduate School and Michigan Technological University of the content or views of the linked materials.***

***This is not an exhaustive list of resources available in and around Michigan Tech and as such should not be treated as one.***

This document has 3 sections.

Section 1 – Info for Financial Emergencies (sources to seek for financial support on campus)

Section 2 – Where to go for Medical help

Section 3 – Resources to help you pay for any medical treatment/services you receive

## 1) Financial Emergencies

### a) Graduate School Emergency Fund

The Graduate School Emergency Fund Program has been established to financially assist graduate students with emergencies or financial hardships beyond their control through small, short-term, non-interest University loans.

The emergencies may include (but are not limited to):

- Family reasons
- Academic reasons
- Medical Emergencies
- Accidents
- Emergency Travel

How to Apply: Application Form can be found on the Grad school website [www.mtu.edu/gradschool/emergency-fund](http://www.mtu.edu/gradschool/emergency-fund)

### b) International Student Emergency Fund

The International Student Emergency Fund has been setup by MTU Alumni and Friends to assist international students who are faced with unexpected hardships.

The emergencies may include (but are not limited to):

- Death of an immediate family member
- Illness of an immediate family member requiring your assistance
- Medical Emergencies
- Personal accidents/injuries
- Victim of a crime
- Other Emergency situation (flood, fire etc.)

How to Apply: Application form can be found here:

<https://www.mtu.edu/deanofstudents/students/emergency-resources/new-international-student-emergency-fund/new-international-student-emergency-fund.html>

## 2) Medical Resources (Where to go for treatment)

### a) Express Care

#### What?

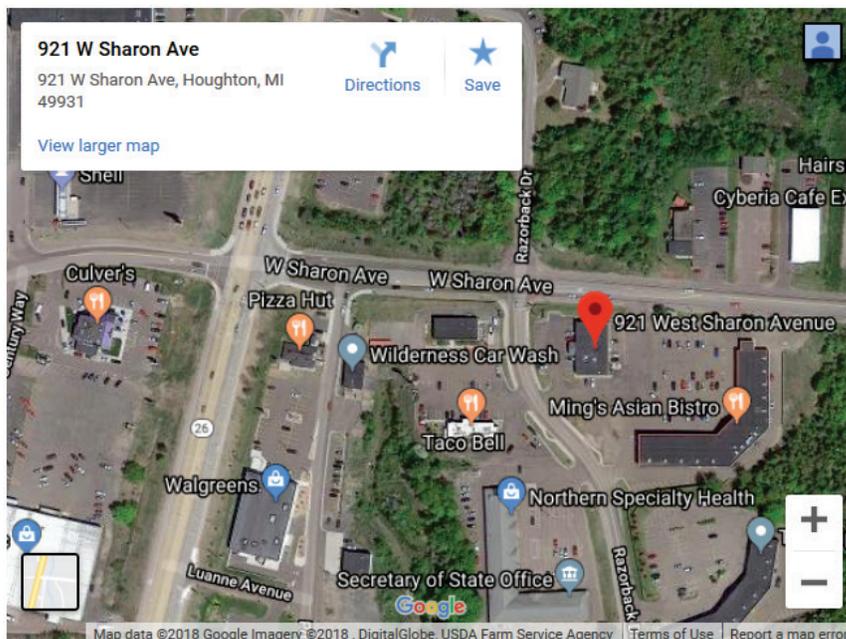
A place to get fast and easy care for illnesses or injuries that are not serious enough to require a visit to the emergency room. For a flat fee of \$55\*, minor ailments such as the following can be treated:

- Back pain
- Cough
- Ear cleaning, pain/pressure
- Eye discharge
- Fever, Headache
- Minor burns, bites, injuries
- Minor/mild skin infections
- Pregnancy test
- Rash
- Runny nose/sinus
- Seasonal allergies
- Sore throat
- Strep throat testing
- Suture/staple removal
- Tetanus vaccines
- Toothache
- Urinary tract infection/Bladder infection

#### Where?

921 W Sharon Ave, Houghton, MI 49931

Ph: 906-483-1777



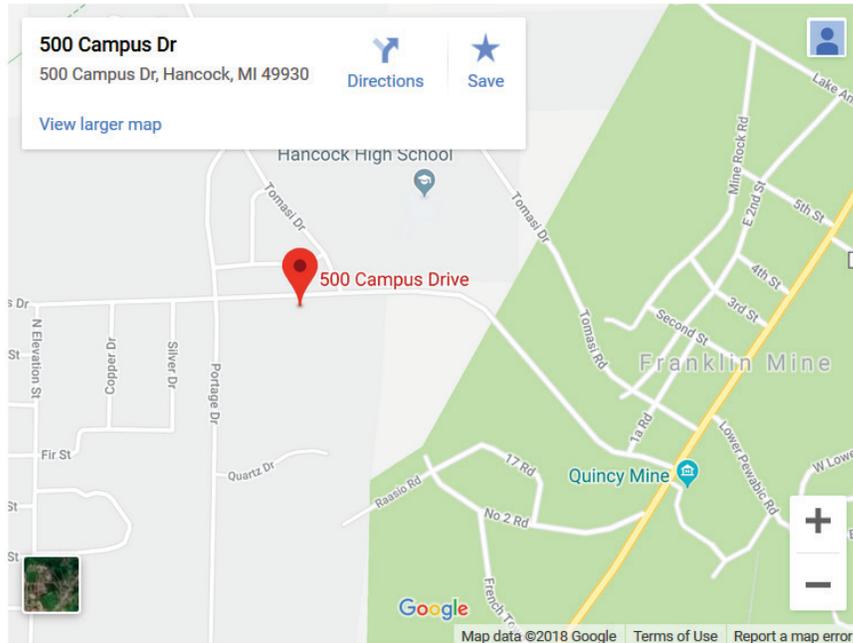
For more information visit: <https://www.portagehealth.org/our-services/express-care>

\*Note: Fee mentioned is subject to change. Please visit website for updated information about the same.

## **b) UP Health System Portage - Main Campus, Hancock**

Main campus offers a full complement of health care services, including physician clinics, Upper Great Lakes Family Health Center, diagnostics, support services, inpatient unit, family birthing center as well as Emergency and Trauma center.

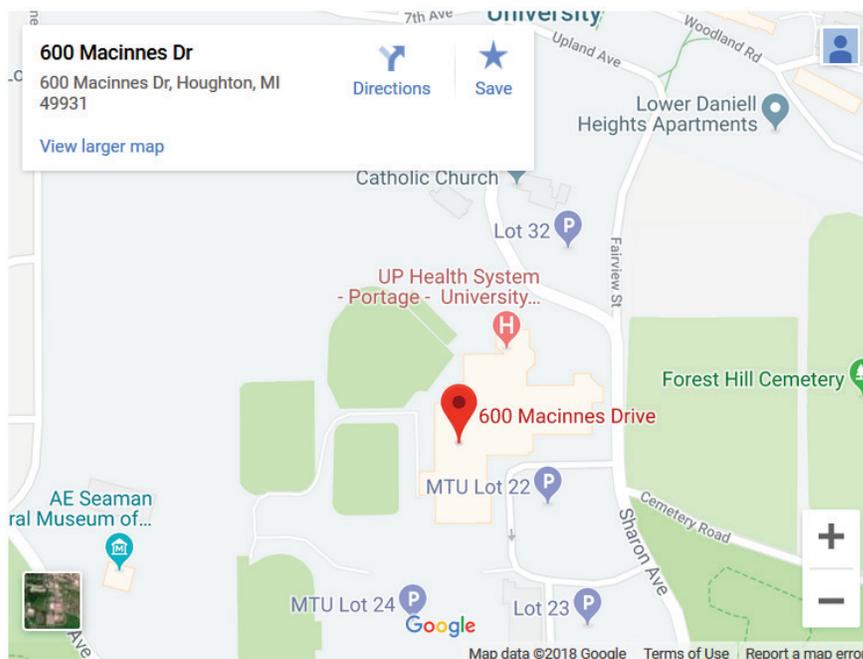
Ph: 906-483-1000



## **c) UP Health System – University Center**

The University Center offers a full complement of services to Tech students and the community.

Ph: 906-483-1860



## **d) Dental**

1. Upper Great Lakes Family Health Center  
Location: 56720 Calumet Avenue, Calumet, MI 49913  
Phone: (906) 483-1177  
<https://uglhealth.org/calumet-family-health-center/>
  
2. Superior Smiles  
Location: 1550 W, Quincy St, Hancock, MI 49930  
Phone: (906) 482-3621  
<https://www.superiorsmilesdental.com/>

### **3) Resources to help pay medical bills**

#### **a) Michigan Medicaid Program (for residents of MI)**

- This program can act as a secondary insurance after the primary insurance from the university or any other equivalent insurance for students who are deemed residents of Michigan.
- Meet the representative for this program at UP Health System. The financial counselor could help you locate the representative.
- Students can receive assistance from the Michigan Medicaid Program for the remainder of the 20% of co-pay after the primary health insurance.
- The Medicaid programs has certain restrictions for their coverage, please talk to the representative for your case.

Past example:

- A student at Tech received assistance from both the Medicaid and financial assistance program for a collar bone surgery for the remainder of the 20% of co-pay after the primary health insurance.
- Medicaid program covered expenses only for the emergency visit to the hospital and the surgery and not for the later follow-up visits to the hospital and tests.
- The Medicaid program decides which part of the treatment they would like to cover unlike the primary insurance where 80% of any kind of treatment is supported. That's where the financial assistance program pitched their support.

For more information about this program refer to link: [www.michigan.gov/medicaid](http://www.michigan.gov/medicaid)

#### **b) Sliding Fee & Prescription Assistance**

If you avail treatment for an injury or illness at UGL locations, the Sliding Fee program available through the Upper Great Lakes Family Health Center can help you pay the bills. The Sliding Fee program is a federally-funded program that you can apply to possibly reduce the fees of the medical care that you receive.

UGL Locations:

- Calumet Family Health Center
- Gwinn Family Health Center
- Hancock Family Health Center
- Houghton Family Health Center
- Ice Lake Family Health Center
- Lake Linden Family Health Center
- Menominee Family Health Center
- Ontonagon Community Health Center
- Sawyer Family Health Center

The UGL Family Health Centers also have Prescription Assistance which can help reduce the costs of some prescriptions.

For more information visit: <https://uglhealth.org/financial-services-2/>

### **c) Finance Counselor in Hancock**

UP Health System offers financial help to people in the community who are underinsured and cannot afford medically necessary healthcare services. Refer to this link <https://www.portagehealth.org/for-patients-visitors/billing-insurance/policies-discounts> and proceed to ***Financial Assistance Program***.

This program helps to assist underinsured or low-income group individuals with financial assistance up to 60-100% of the medical expenses after the primary insurance is in effect. The assistance is provided to the remainder of the expense (i.e. the amount to be paid as co-pay).

A financial counselor is a member of the UP Health System - Portage Business Services team that assists patients with financial obligations for healthcare services.

Any questions regarding their policies and discounts, please contact the office at:  
Phone: (906) 483-1100 or toll-free (800) 573-5001.