

Health Care in the United States

The health care system in the United States is complex, so you may find it difficult to understand how it works. Remember that your support network can help answer your questions and provide you with more information.



Understanding Health Coverage in the United States

Accessing health care in the United States often depends on having health insurance, which helps pay for medical costs. There are several types of health coverage:

Medicaid: A government program that provides free or low-cost health insurance for people with low income. As of October 1, 2026, eligibility rules for newcomers have changed and vary by immigration status and state.

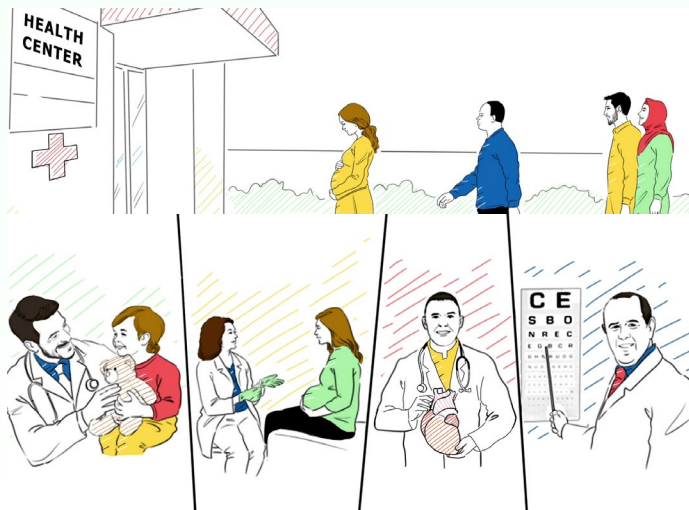
Employer-Provided Insurance: Many jobs offer health insurance as a benefit. You may need to pay part of the cost through your paycheck.

Marketplace Insurance: If you don't qualify for Medicaid and don't have insurance through a job, you may be able to buy insurance through the Health Insurance Marketplace. Financial help may be available based on your income and immigration status.

Health Care Providers

There are several different types of health care providers in the United States. Here are some common health care providers:

Public Health Departments provide immunizations against diseases and offer other preventive health services, including testing and treatment for tuberculosis (TB). Preventive health services are services that prevent diseases before they happen. An appointment is usually necessary.



Community Clinics and Health Centers provide basic health services and mental health counseling. Some also provide dental care and eye examinations. Some clinics in cities treat specific types of patients, such as pregnant women or people with HIV/AIDS. Clinics accept private insurance and Medicaid (government insurance for people with low-income), and many charge fees based on the patient's ability to pay.

Private Doctors are either general practitioners or specialists. General practitioners provide general health care, including annual checkups. Specialists work in one area of medicine. Some specialists treat certain groups, such as women or children. Others specialize in one part or system of the body, such as the heart, eyes, or feet.



You need an appointment to see a private doctor. Before you see a private doctor, you usually have to show that you can pay for the service or that you have insurance. If you have insurance, you may still need to pay a co-pay or small fee (for example, \$20–\$50) at the time of your visit.

If you do not have insurance, the cost of seeing a private doctor can be very high, sometimes hundreds of dollars per visit. In that case, you may want to look for community health clinics or sliding-scale clinics, which offer care at lower costs based on your income.

Hospitals are for patients with special problems who need tests or procedures (for example, treatments, surgery, etc.). Normally, your doctor will refer you to a hospital, or you will be admitted after an emergency room visit. Hospital care is expensive, and you may be asked to show that you can pay for the service or that you have insurance before being admitted. However, emergency rooms at hospitals cannot turn you away for inability to pay.



Urgent Care Clinics are available in some communities. These clinics are for situations where you have an illness or injury that needs immediate care, but it is not serious enough for a visit to the emergency room. You do not need an appointment.



Examples of conditions treated at urgent care clinics include:

- Minor cuts or burns
- Ear infections
- Sprains or strains
- Sore throat or cough
- Fever or flu symptoms
- Urinary tract infections (UTIs)

Emergency Rooms are for sudden and serious health problems that need immediate medical attention. Examples include:

- Chest pain or difficulty breathing
- Severe bleeding or injuries from an accident
- Signs of a stroke (such as sudden numbness, confusion, or trouble speaking)
- High fever in a baby or young child
- Serious allergic reactions
- Broken bones or deep cuts



You do not need an appointment to go to the emergency room, but they are busy places and you may have to wait a long time if your problem is not serious. Emergency room care is very expensive. If your problem is not an emergency, you should make an appointment at a clinic or doctor's office.

Your Health Care Rights

In the United States, you have two important health care rights: the right to interpreter services and the right to confidentiality. Tell the hospital or clinic staff that you need an interpreter when you make the appointment or arrive for emergency care.

Everything that takes place between you and your health care provider is confidential under the law. Your health care provider cannot tell your family, friends, or employer about your health situation without your permission.

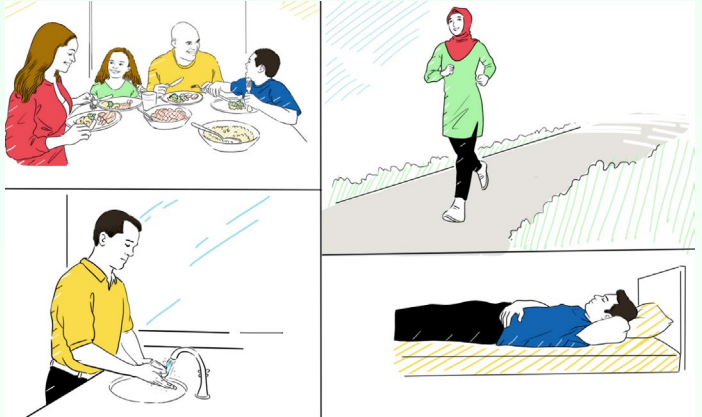
American Concepts of Health

Most Americans see a doctor once a year for a check-up so that they will know about any health problems before they become serious.

They go to the dentist twice a year to have their teeth cleaned to prevent serious problems with their teeth. Americans believe that many illnesses can be prevented through cleanliness, proper nutrition, exercise, and adequate sleep.

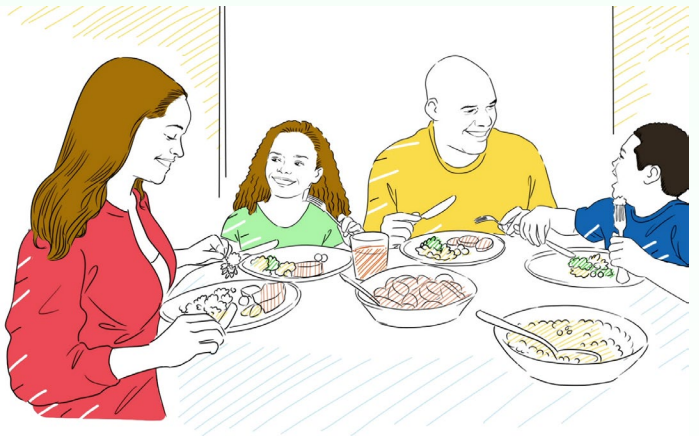
Cleanliness and Personal Hygiene

Most Americans bathe or shower every day, brush their teeth twice a day, shampoo their hair often, apply deodorant once a day, and wash their clothes frequently. Stores sell many kinds of products that help people avoid appearing dirty or having any odor of sweat. Personal hygiene can be especially important for getting and keeping a job.



Proper Nutrition

Proper nutrition means eating the right kinds of foods to keep the body healthy. It also means limiting foods that can cause health problems and serious illnesses if they are eaten often and in large amounts. Such foods include those that are high in sugar, salt, or fat (for example, fried foods, sweets, and sodas).



Mental Health Care

Americans believe that mental health is as important as physical health. Mental health refers to how you feel, think, and behave as you cope with life. It also refers to how you handle stress.

Good health care includes treatment by a mental health professional when it is needed. If you ever feel that life is too hard and you cannot cope with everyday activities, you should seek mental health services.

The laws of the United States protect and help people with disabilities. Health insurance and cash assistance for disabled people are available, and newcomers may be able to apply for these benefits after they arrive.

About Settle In

Settle In is your trusted source for reliable, responsive, and relevant, newcomer-friendly information about the United States. Available in multiple languages, Settle In's digital platforms offer essential resources, guidance, and multi-lingual support to help newcomers navigate life in the U.S.

About Switchboard

Switchboard is a one-stop resource hub for strengthening refugee services across the United States and offers tools, learning opportunities, and technical assistance on resettlement-related topics.

Funded by ORR, Switchboard is implemented by the IRC.

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