

Medical Insurance

Midreshet Tehillah requires all students to take out a medical insurance policy with American Israel Medi-Plan (AIM) unless the student has a pre-existing medical condition for which an AIM policy is inadequate.

There are several reasons why we require all students, even those who are covered by policies in their home country, to take out an AIM policy. First, we have found that students with home based insurance find it challenging to identify which doctors they can and should see - we are not familiar with foreign policies and cannot assist the student to get quality care in a timely manner. With the AIM policy, however, AIM doctors are available 24/7 and take responsibility for directing students to the appropriate doctors. Second, with AIM, students do not need to pay out of pocket and wait to be reimbursed. With home based insurance policies students need to pay out of pocket. Even though they will eventually be reimbursed we have found that this often causes students to avoid seeking medical care.

From amongst the numerous local providers of medical insurance we have chosen AIM even though it is a bit more expensive than some of the other options. This is because we know from hard experience that it is essential if a student requires hospitalization that there be someone present with the student in the hospital who understands the system and can firmly advocate on the student's behalf. Otherwise, she can be left waiting for hours and even days to get the care she needs. Though when students need to go to the hospital we send someone with them, we do not have staff that can provide this specific advocacy. AIM provides that advocacy.

If you have any questions, please be in touch with Rabbi Kagan
(rjeremykagan@yahoo.com)