

Transition to Medical School International Students



WAYNE STATE
School of Medicine
Enrollment Management

DEAR STUDENT:

We are here to help you transition to medical school. You will be required to meet with a [Financial Wellness Advisor](#) to learn how your current financial situation will impact your transition and success in medical school. You will receive personalized information to help you succeed.

IMPORTANT INFORMATION TO BE AWARE OF

International/Non-U.S. citizens will be considered non-residents for both admission and tuition purposes. The Good Neighbor policy at Wayne State University does not apply to the School of Medicine. ***Out-of-state tuition and fees for the 2023-24 academic year has been set at \$68,204*. *This is subject to change by the Board of Governors without notice for the 2024-25 Academic Year.***

The total cost of attendance (COA) or estimated average expenses to attend Wayne State University School of Medicine for the first two years is \$191,264 USD. Below is a table with the breakdown.

Limits by first 2 years in program, based on number of months enrolled

Living Expenses	\$37,096
Books and Supplies	\$2,524
Loan Fees	\$872
Miscellaneous	\$5,960
Transportation (includes parking)	\$8,404
Tuition	\$136,408
TOTAL	\$USD 191,264



All International Students are required to submit a statement of financial support which ensures that your financial support demonstrates at least \$191,264 USD in resources.

This statement of financial support must be issued by a bank or other financial institution and must be sent directly to Wayne State University School of Medicine Office of Admissions. This documentation is required to complete the processing of your student visa to attend medical school in the United States.

You must also submit a plan that may include borrowing loans with a co-signer for the remaining years of the MD program.

It is also imperative that you review the exchange rate between your country of citizenship and the U.S. at the time of your bill being due as that will affect how much funding you have to be prepared to set aside.

Exchange Rate Calculator: calculator.net/currency-calculator

Office of
Enrollment
Management

Mazurek Education Commons
320 E. Canfield Ave., Suite 322
Detroit, MI 48201

313-577-3610
finwellness@wayne.edu

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PAYMENT AND FINANCIAL ASSISTANCE OPTIONS:

- For your convenience, the Office of the Bursar has teamed up with Flywire for you to make international wire tuition payments. More information can be found here: wayne.edu/bursar/payment/international-payment
- WSU Installment payment plan
Resource: wayne.edu/bursar/payment/installment-plan-faq
- Private Lenders:
elmselect.com/v4/school/282/program-select
- General Information:
[International Student Resources - Admissions - Wayne State University](https://wayne.edu/international-student-resources-admissions)

WAYNE STATE UNIVERSITY HEALTH INSURANCE POLICY FOR F-1 AND J-1 VISA HOLDERS

There are two health insurance policies in effect:

1. The University Health Insurance Policy for F-1 and J-1 Visa holders and
2. The School of Medicine Health Insurance Policy. Wayne State University Health Insurance Policy for F-1 and J-1 Visa Holders

Students are required to purchase the OISS health insurance policy, WSU-sponsored Student Accident and Sickness Plan administered by Blue Cross, Blue Shield of Michigan, which qualifies for a School of Medicine Health Insurance policy waiver. Students do not need to purchase both policies.

PLEASE READ THE FOLLOWING INFORMATION CAREFULLY

Health Insurance Requirements: All F-1 and J-1 international students and scholars whose I-20 or DS-2019 was issued by Wayne State University are required to enroll in the Wayne State University Student Health Insurance (IHI) plan administered by Blue Cross, Blue Shield of Michigan.

- Do not purchase health insurance in your home country to meet the Wayne State University Health Insurance Standards, which are compliant with the U.S. Federal Health Care Reform Law known as the Patient Protection and Affordable Care Act (PPACA).
- Do not ask us to violate either the federal regulations that govern your visa status or federal PPACA law by accepting your health insurance plan that does not meet these requirements.
- For additional information on selecting your Student Health Insurance Plan, see the link: oiss.wayne.edu/health-insurance/health-insurance-international



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To Apply for the OISS WSU-sponsored Student Accident and Sickness Plan administered by Blue Cross, Blue Shield of Michigan, log on to: yourstudenthealthplan.com/wayne-state-university-international

Unless otherwise noted, payments are made directly to Blue Cross, Blue Shield of Michigan, on-line, during the enrollment process. Visa and MasterCard are accepted.

WAYNE STATE UNIVERSITY SCHOOL OF MEDICINE HEALTH INSURANCE POLICY

All medical students are required to have health insurance as a condition of their enrollment in the medical school.

Following the lead of many other medical schools across the country, the medical school has negotiated two comprehensive group health plans on behalf of our students and has made enrollment in either of the plans mandatory at a reasonable price. These policies, through Blue Care Network (HMO) and Blue Cross Blue Shield of Michigan (PPO), are mandatory because we believe them to be the best value available in terms of the benefits package for the premium charged.

The benefits have been adjusted each year to meet the needs of students based on student input through the Student Senate. The benefits include adult immunizations approved by the U.S. Centers for Disease Control and Prevention.

To fulfill the medical school's insurance requirement, international students must enroll in the OISS student health plan and submit a waiver application indicating this coverage via the medical school's health insurance website. International students also have the option to enroll in the medical school's health insurance plan (SHIP) as opposed to OISS's.

[Enroll in SHIP](#)



DISABILITY INSURANCE POLICY

The School of Medicine requires medical students to maintain disability insurance coverage as a condition of enrollment with Wayne State University School of Medicine.

All medical students must purchase the school's disability insurance coverage annually for coverage effective July 1st - June 30th regardless of whether they receive other disability insurance coverage through their healthcare provider. It cannot be waived. Disability insurance premium payments are accepted and processed by CASHNet Smartpay. CASHNET Smartpay is a third-party payment processor operating under an agreement with Wayne State University to process electronic payments on your behalf.

[Purchase disability insurance](#)



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RECOMMENDED ACTION STEPS:

The School of Medicine considers each student's unique circumstances. Based on your unique circumstances, the following action steps are recommended:



- Meet with your Financial Wellness Advisor as needed.
- Submit the financial planning document that details how you will finance your education and education-related expenses for the full four years of the program.
- Submit all OISS required documentation to the Office of International Programs International Students and Scholars (OISS).
- Meet with OISS to review and finalize any outstanding requirements.
- Attach a statement of financial support that shows at least \$191,264 in resources for your first 2 years and a plan for funding the remaining 2 years of your MD program.
- Please review and note the exchange rate between your country of citizenship and the U.S. at the time of your bill being due.
Exchange Rate Calculator: calculator.net/currency-calculator.html
- Apply for the OISS WSU Student Health Insurance.
- You understand that International students are not eligible for need-based aid as you have signed a statement of financial support stating you have funding available for the duration of this program. You will still be considered for merit scholarships by the Scholarship Committee.
- Utilize AAMC financial management resources: students-residents.aamc.org/attendingmedical-school/medical-school-survival-tips/finances-medical-school
- Review Housing resources: wayne.edu/financial-aid/low-income-students/housing
- Review available university resources: wayne.edu/financial-aid/low-income-students
- As a physician in training, professionalism is key. Please read a copy of the professionalism policy AND view the charts that are linked in the policy.
med.wayne.edu/studentaffairs/policies



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ACKNOWLEDGMENT:

Office of Enrollment Management Signature:

My signature below confirms that the student has received transition to medical school financial counseling.

NAME _____

Student Signature:

My signature below confirms that I will follow my recommended action steps in this action plan.

I understand that failure to follow the recommendations in this plan may result in a violation of the professionalism policy and violations will be reported to the professionalism committee.

PRINT STUDENT NAME _____

STUDENT ID NUMBER _____ ACCESS ID _____

Please email your completed PDF to:
medenrollment@wayne.edu for submissions.



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