THE EMPOWERED PROJECT

The College Health Playbook

A Practical Guide for Students & Parents

By The Black Mom Ish Foundation

A BLACK MOM ISH FOUNDATION RESOURCE

INSURANCE • CAMPUS CARE • REAL-LIFE SCENARIOS • SELF-ADVOCACY

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SECTION 1

Before Move-In

Preparing Your Student for a Healthy Start

> *"A successful college experience starts with more than dorm supplies and class schedules—it starts with being prepared to manage your health."*

Moving away to college is an exciting milestone, but it also comes with new responsibilities. For many students, this will be the first time they schedule a doctor's appointment, refill a prescription, make decisions about where to seek medical care, or advocate for themselves in a healthcare setting.

Parents often spend months preparing for move-in day, but conversations about healthcare are frequently overlooked. Taking time to prepare before your student leaves home can make a significant difference if they become sick, injured, or experience a medical emergency while away at school.

Use this section as a guide to gather important information, organize essential documents, and start conversations that will help your student feel confident managing their health independently.

Health Insurance

- [ ] Pack your insurance card (or save a digital copy on your phone).
- [ ] Download your health insurance company's mobile app.
- [ ] Understand whether your plan requires you to use in-network providers.
- [ ] Know what your copay is for:
    - Primary care visits
    - Urgent care
    - Emergency room visits
    - Prescriptions
    - Mental health services

- [ ] Know where the nearest in-network urgent care and emergency department are located near campus.

Medical Information

Create a note on your phone or keep a printed copy with the following information:

- Blood type (if known)
- Allergies to medications or foods
- Current medical conditions
- Current medications and dosages
- Past surgeries
- Immunization record
- Primary care provider's name and phone number
- Specialists' names and phone numbers
- Preferred pharmacy

Prescription Medications

- [ ] Bring at least a 30-day supply of prescription medications.
- [ ] Ask your healthcare provider how to refill prescriptions while away at school.
- [ ] Transfer prescriptions to a pharmacy near campus if needed.
- [ ] Set medication reminders on your phone.
- [ ] Keep medications in their original labeled containers.
- [ ] Never share prescription medications with friends.

Mental Health Preparation

Mental health is just as important as physical health. College can bring new routines, academic pressure, homesickness, and social changes. Before classes begin:

- [ ] Locate the campus counseling center.
- [ ] Learn how to schedule an appointment.
- [ ] Save the counseling center's phone number in your contacts.
- [ ] Discuss a plan for managing stress.

- [ ] If your student currently sees a therapist, discuss whether telehealth appointments can continue while they're away.
- [ ] Know who to contact after hours if a mental health crisis occurs.

Find Your Campus Health Resources

Every college is different. Before the semester starts, locate:

- [ ] Student Health Center
- [ ] Campus Pharmacy (if available)
- [ ] Campus Police or Public Safety
- [ ] Recreation Center
- [ ] Nearest Urgent Care
- [ ] Counseling Center
- [ ] Disability or Accessibility Services
- [ ] Title IX Office
- [ ] Student Wellness Office
- [ ] Nearest Emergency Department

Build Your Emergency Contact List

Every student should save these contacts in their phone.

ICE — In Case of Emergency

Fill in and keep a copy with your student.

PRIMARY EMERGENCY CONTACT	RELATIONSHIP
PHONE	SECONDARY EMERGENCY CONTACT
INSURANCE COMPANY	PRIMARY CARE PROVIDER
CAMPUS HEALTH CENTER	RESIDENT ASSISTANT (RA)
CAMPUS POLICE / PUBLIC SAFETY	NEAREST HOSPITAL
NEAREST URGENT CARE	

Technology That Can Help

Before leaving for school, encourage your student to:

- [ ] Enable Medical ID on their smartphone so emergency responders can view important health information from the lock screen.
- [ ] Add emergency contacts to their Medical ID or emergency settings.
- [ ] Turn on location sharing with a trusted family member or friend if they are comfortable doing so.
- [ ] Download the campus safety app, if one is available.
- [ ] Download their health insurance and pharmacy apps.
- [ ] Sign up for the campus health portal.

Parent Conversation Before Move-In

Before your student leaves, have an honest conversation about:

- *When should I call you immediately?*
- *When should I go to urgent care?*
- *When should I call 911?*
- *What should I do if I don't feel safe?*
- *Who are my trusted adults on campus?*
- *What happens if I become seriously ill?*
- *What information do you want me to share if I'm hospitalized?*
- *Do we want to complete any medical authorization forms so healthcare providers can share information with you if I'm unable to communicate?*

These conversations can reduce confusion and help everyone respond more calmly if an emergency arises.

BLACK MOM ISH TIP

Preparation reduces panic. Encourage your student to locate the student health center, counseling center, and nearest emergency department during their first week on campus. Knowing where to go before an emergency happens can save valuable time and reduce stress.

BLACK MOM ISH FOUNDATION REFLECTION

College is one of the first places where young adults begin making healthcare decisions on their own. Preparing them before move-in isn't about expecting something to go wrong—it's about giving them the knowledge and confidence to respond if it does. A few thoughtful conversations today can help your student feel more capable, reduce stress during an emergency, and remind them that even as they gain independence, they never have to navigate life's challenges alone.

Important Family Conversations

Before your student leaves, take time to discuss:

- *What should I do if I get sick?*
- *When should I call you?*
- *When should I go to urgent care?*
- *When should I go to the emergency room?*
- *Who can I call if I don't feel safe?*
- *What if I have a mental health crisis?*
- *Who should make medical decisions if I'm unable to speak for myself?*
- *What information would you want to know if I were hospitalized?*

These conversations help everyone respond more calmly and confidently if an unexpected situation arises.

Questions Every Student Should Be Able to Answer Before Move-In

Before heading to campus, make sure your student knows:

- *What health insurance do I have?*
- *Where is my insurance card?*
- *What medications do I take, and why?*
- *What allergies do I have?*
- *Where is the nearest student health center?*

- *Where is the nearest urgent care and emergency department?*
- *Who should I call in an emergency?*
- *How do I refill my prescriptions?*
- *How do I schedule a doctor's appointment?*
- *Where can I get help if I'm struggling emotionally or mentally?*

If they can answer these questions confidently, they're already better prepared to navigate healthcare independently.

SECTION 2

Understanding Health Insurance

Healthcare Doesn't Have to Be Confusing

> *"Knowing how to use your health insurance can save you time, money, and stress. The more you understand your coverage before you need it, the more confident you'll feel when it's time to seek care."*

For many college students, using health insurance for the first time can feel overwhelming. Terms like deductible, copay, and out-of-pocket maximum may sound confusing, but understanding these basics can help you make informed decisions about your healthcare and avoid unexpected bills.

Whether you're covered under a parent's insurance plan, enrolled in a student health insurance plan, or have your own coverage, it's important to know what your insurance includes before you get sick or injured.

What Is Health Insurance?

Health insurance is a contract between you and an insurance company that helps pay for covered medical care. Depending on your plan, you may still pay part of the cost through copays, deductibles, or coinsurance.

Most plans cover preventive care, doctor visits, hospital care, emergency services, prescription medications, and many mental health services, but the amount you pay depends on your specific plan.

Common Health Insurance Terms

Premium

The amount paid to keep your insurance active. If you're covered under a parent's employer-sponsored plan, your parent may already pay this through payroll deductions.

Copay

A fixed amount you pay for certain healthcare services.

EXAMPLE

Primary Care Visit	**$25**
Urgent Care	**$50**
Specialist	**$40**

Your insurance pays the remaining covered cost.

Deductible

The amount you pay for covered healthcare services before your insurance begins paying for many services.

EXAMPLE

Your deductible is $1,000. You receive medical care costing $800. You may be responsible for most or all of that $800 because you haven't met your deductible yet.

Once you've paid $1,000 toward covered services during your plan year, your insurance typically starts sharing costs according to your plan.

Remember: Many preventive services, such as annual wellness visits, are often covered before you meet your deductible, but check your plan's details.

Coinsurance

After meeting your deductible, you and your insurance company may share costs.

EXAMPLE

Hospital Bill	**$1,000**
Insurance Pays	**80%**
You Pay	**20%**

Your portion would be $200.

Out-of-Pocket Maximum

This is the most you'll generally have to pay for covered, in-network healthcare services during your plan year. Once you reach this limit, your insurance typically pays 100% of covered, in-network costs for the rest of the plan year.

In-Network Provider

Doctors, hospitals, pharmacies, and clinics that have agreements with your insurance company. These providers usually cost less.

Out-of-Network Provider

Providers that do not have agreements with your insurance company. You may pay significantly more —or your insurance may not cover the service at all—depending on your plan.

Can I Stay on My Parent's Insurance?

In many cases, yes. Under current U.S. law, young adults can generally remain on a parent's health insurance plan until age 26, even if they:

- Attend college full-time or part-time
- Live in another state
- Are financially independent
- Are married (though a spouse is not automatically covered)

Always confirm the details of your specific plan with your insurance provider.

What Is Student Health Insurance?

Many colleges and universities offer a student health insurance plan. This may be a good option if:

- You're no longer covered under a parent's plan.
- Your parent's plan has limited coverage near your campus.
- You're an international student.
- Your school requires health insurance.

Some schools automatically enroll students unless they submit proof of comparable coverage. Be sure to review your school's deadlines and waiver requirements.

QUICK REFERENCE GUIDE — WHERE SHOULD I GO?

Is it life-threatening?

YES Call 911 or go to the nearest Emergency Department. **NO** Continue below.

Can it wait a few days?

YES Schedule an appointment with your Primary Care Provider or Campus Health Center.

NO Continue below.

Do you need care today?

YES Continue below. **NO** Monitor symptoms and schedule routine care.

Can the Campus Health Center treat and schedule this problem?

YES Visit the Campus Health Center. **NO** Visit an Urgent Care Center.

Which Type of Care Should You Choose?

TYPE OF CARE	BEST FOR	USUALLY COSTS
Student Health Center	Minor illnesses, vaccines, basic care	Often low-cost or included in student fees
Primary Care Provider	Checkups, ongoing care, chronic conditions	Usually the lowest cost with insurance
Urgent Care	Illnesses or injuries that need prompt attention but aren't life-threatening	Moderate
Emergency Room	Serious or life-threatening emergencies	Highest cost

If You're Going to School in Another State

Before move-in, ask:

- [ ] Does my insurance cover care outside my home state?

- [ ] Which hospitals are in-network near campus?
- [ ] Are telehealth visits covered?
- [ ] Which urgent care centers are in-network?
- [ ] Where can I fill prescriptions?
- [ ] Do I need referrals to see specialists?

Questions to Ask Before Receiving Care

Don’t be afraid to speak up. Consider asking:

- *Is this provider in my insurance network?*
- *What will this visit cost?*
- *Are there less expensive treatment options?*
- *Are lab tests covered?*
- *Will I receive separate bills for the doctor, hospital, or laboratory?*
- *Can I receive an estimate before treatment if the situation isn’t an emergency?*

Protect Yourself from Medical Billing Surprises

- Always carry your insurance card.
- Review every bill carefully.
- Compare your bill with your Explanation of Benefits.
- Ask questions if something doesn’t look right.
- Contact your insurance company if you don’t understand a charge.
- Keep copies of bills and payment confirmations.

Quick Student Quiz: Are You Ready?

Before moving to campus, can you answer these questions?

- ✓ What insurance company covers me?
- ✓ Where is my insurance card?
- ✓ Do I know my deductible?
- ✓ Do I know my copay for urgent care?
- ✓ Can I identify an in-network hospital near campus?
- ✓ Do I know whether my insurance works out of state?

- ✓ Do I know how to contact my insurance company?

If you answered “yes” to all of these questions, you’re well on your way to becoming a confident healthcare consumer.

BLACK MOM ISH REFLECTION

Health insurance can seem complicated at first, but learning how it works is an important life skill. Understanding your coverage helps you make informed decisions, avoid unnecessary costs, and get the care you need when you need it. Don’t wait until you’re sick to learn how your insurance works—take a few minutes now to understand your plan and save yourself unnecessary stress later.

BLACK MOM ISH TIP

When in doubt, get help. If you’re unsure whether a situation is an emergency, it’s safer to seek medical evaluation right away or call 911 if someone may be experiencing a life-threatening emergency.

SECTION 3

Navigating Campus Healthcare

Making the Most of Your Student Health Center

> *"Your campus health center is more than a place to go when you're sick—it's one of the most valuable resources available to help you stay healthy throughout your college journey."*

Many students don't realize that they've already paid for many campus health services through student fees or tuition. As a result, they may avoid seeking care or go directly to an urgent care center or emergency department when the campus health center could have met their needs.

Learning what your student health center offers—and when to use it—can save time, reduce healthcare costs, and help you receive appropriate care close to campus.

What Is a Student Health Center?

A student health center is an on-campus medical clinic designed specifically to care for students. Depending on the size of the college or university, services may be provided by physicians, nurse practitioners, physician assistants, registered nurses, mental health professionals, dietitians, and other healthcare providers.

Some campuses also have pharmacies, laboratory services, and physical therapy available on site.

Services Commonly Available

Although services vary by school, many student health centers offer:

GENERAL MEDICAL CARE

- Treatment for colds, flu, COVID-19, and other common illnesses
- Ear infections
- Sinus infections
- Strep throat testing
- Fever evaluation
- Headaches and migraines
- Allergies

PREVENTIVE CARE

- Annual wellness visits
- Blood pressure checks
- Vaccinations
- Tuberculosis testing
- Health screenings
- Nutrition counseling
- Smoking and vaping cessation support
- Health education

- Mild asthma management
- Skin rashes
- Minor injuries
- Basic wound care

WOMEN'S HEALTH SERVICES

- Annual exams
- Birth control counseling
- Pregnancy testing
- STI testing and treatment
- Menstrual health concerns
- Breast health education

MEN'S HEALTH SERVICES

- STI testing and treatment
- Testicular health evaluations
- Sexual health education
- Wellness exams

MENTAL HEALTH SERVICES

- Individual counseling
- Crisis intervention
- Stress management
- Anxiety and depression support
- Referrals for specialized care
- Psychiatric medication management (at some schools)

ADDITIONAL SERVICES

- Physical therapy
- Nutrition counseling
- Allergy treatment
- Travel medicine
- Laboratory testing
- X-rays
- Health coaching
- Telehealth appointments

How to Make an Appointment

Most campuses allow students to schedule appointments:

- Online through the student health portal
- By phone
- Through a campus app
- In person

Some schools also reserve same-day appointments for urgent medical concerns.

What to Bring to Your Appointment

Before you leave your dorm or apartment, remember to bring:

- ✓ Student ID
- ✓ Health insurance card (if needed)

- ✓ List of medications
- ✓ Photo identification (if required)
- ✓ Payment method if there is a copay
- ✓ Questions you'd like to ask your provider

Questions to Ask Your Healthcare Provider

Don't be afraid to ask questions such as:

- *What do you think is causing my symptoms?*
- *What treatment do you recommend?*
- *When should I start feeling better?*
- *Can I attend class?*
- *Should I follow up with another provider?*
- *Do I need any tests?*
- *Are there side effects to this medication?*
- *What warning signs should make me come back?*
- *Is this contagious?*

If the Campus Health Center Is Closed

Find out before an emergency happens:

- *Does your school have after-hours medical advice?*
- *Is there a nurse advice line?*
- *Which urgent care centers are recommended?*
- *Which emergency department is closest to campus?*
- *Does the campus health center partner with a local hospital?*

Save these numbers in your phone during your first week on campus.

Know Your Campus Health Portal

Many colleges have a secure online portal where students can:

- Schedule appointments
- View lab results
- Request prescription refills
- Upload immunization records
- Exchange secure messages with healthcare providers
- Access visit summaries and health forms

Take a few minutes to activate your account before you need it.

BLACK MOM ISH TIP

Visit the Student Health Center before you're sick. Stop by during your first few weeks on campus, learn where it's located, ask about available services, and find out how appointments work. When you're already feeling ill, you'll be glad you've taken the time to familiarize yourself with the process.

SECTION 4

Where Should I Go for Care?

Choosing the Right Place at the Right Time

> *"Knowing where to go for medical care can save you time, money, and stress. Choosing the right level of care also helps ensure you get the treatment you need as quickly as possible."*

One of the biggest challenges for new college students is knowing where to seek care. Should you go to the campus health center? Is urgent care enough? Do you need to go to the emergency room? Or can you wait and schedule an appointment with your primary care provider?

The good news is that most illnesses and injuries can be treated without visiting an emergency room. Learning the differences between your healthcare options will help you make informed decisions and avoid unnecessary expenses.

Campus Health Center

BEST FOR

- Colds and flu
- Sore throat
- Minor skin rashes
- Vaccinations
- Prescription refills
- COVID-19 symptoms or testing
- Fever
- Mild asthma symptoms
- Birth control
- Mental health referrals
- Ear infections
- Allergies
- Headaches
- STI testing
- Wellness visits

ADVANTAGES

- ✓ Usually located on campus
- ✓ Convenient
- ✓ Often low-cost or included in student fees
- ✓ Staff understand student needs
- ✓ Can refer you to specialists if needed

BEFORE YOU GO — BRING

- Student ID
- Insurance card (if required)
- List of medications
- Photo ID (if requested)

MOM, DON'T FORGET…

Encourage your student to visit the health center during the first week of school—even if they're healthy. Knowing where it is and how to make an appointment can reduce stress later.

Primary Care Provider (PCP)

Your Primary Care Provider is the healthcare professional who manages your overall health over time.

BEST FOR

- Annual physicals
- Preventive care
- Medication management
- Chronic conditions
- Follow-up appointments
- Referrals to specialists

EXAMPLES OF CHRONIC CONDITIONS

- Asthma
- Diabetes
- High blood pressure
- Migraines
- Autoimmune diseases
- ADHD

Tip: If your primary care provider is back home, ask whether they offer telehealth visits while you're away at school.

Telehealth

Telehealth allows you to meet with a healthcare provider by phone or video.

GOOD FOR

- Cold symptoms
- Allergies
- Mild rashes
- Medication questions
- Prescription refills
- Minor infections
- Mental health counseling
- Follow-up visits

NOT APPROPRIATE FOR

- Chest pain
- Difficulty breathing
- Severe injuries
- Heavy bleeding
- Loss of consciousness
- Stroke symptoms

DID YOU KNOW?

Many insurance plans include virtual visits, and some colleges also offer telehealth services to students.

Urgent Care

Urgent care centers treat illnesses and injuries that need prompt attention but are not life-threatening.

GO TO URGENT CARE FOR

- Ear infections
- Sprains
- Cuts needing stitches
- Fever
- Mild asthma flare-ups
- Urinary tract infections
- Minor fractures (where available)
- Minor burns
- Vomiting or diarrhea without severe dehydration
- Pink eye

WHAT TO BRING

- ✓ Insurance card
- ✓ Photo ID
- ✓ Payment method for any required copay
- ✓ Medication list

Typical wait time: Usually shorter than an emergency department, but wait times vary.

Emergency Department (ER)

The emergency department is for serious or life-threatening emergencies.

GO IMMEDIATELY OR CALL 911 IF SOMEONE HAS

- Trouble breathing
- Severe allergic reaction
- Serious head injury
- Heavy bleeding
- Loss of consciousness
- Alcohol poisoning
- Suicidal thoughts or behaviors with immediate safety concerns
- Chest pain
- Stroke symptoms
- Seizure
- Broken bones with deformity
- Severe burns
- Suspected drug overdose
- Any condition where delaying care could be dangerous

WHAT HAPPENS AT THE ER?

1. Registration
2. Triage (patients with the most serious conditions are seen first)
3. Evaluation by a healthcare provider
4. Testing (if needed)
5. Treatment
6. Discharge or admission to the hospital

CALLING 911

Call 911 if you believe someone has a life-threatening emergency. Be ready to share:

- Your exact location
- What happened
- The person's age (if known)
- Whether they are awake
- Whether they are breathing
- Any known medical conditions or medications
- Any substances that may have been involved

Stay on the line until the dispatcher tells you it's okay to hang up.

Retail Health Clinics

Retail clinics, often located inside pharmacies or grocery stores, can treat many minor illnesses and provide preventive services.

BEST FOR

- Sore throat
- Vaccinations
- Simple infections
- Minor skin conditions
- Mild cold symptoms
- Health screenings

These clinics may be a convenient option when your campus health center is closed.

Pharmacies

Pharmacists are valuable members of your healthcare team. A pharmacist can help you:

- Understand how to take medications
- Explain possible side effects

- Identify drug interactions
- Recommend over-the-counter medications for minor symptoms
- Answer questions about prescriptions

DID YOU KNOW?

Your pharmacist can often answer medication questions without an appointment.

Don't Forget About Dental Care

Tooth pain rarely gets better on its own. Find a dentist near campus before you need one. Seek prompt care if you have:

- Severe tooth pain
- Broken teeth
- Swelling in your face or gums
- Dental injuries

Vision Care

Schedule an eye exam if you notice:

- Blurry vision
- Broken glasses
- Sudden vision changes
- Frequent headaches
- Eye pain

If you have sudden vision loss, severe eye pain, or an eye injury, seek emergency medical care immediately.

Quick Guide: Where Should I Go?

IF YOU HAVE...	GO HERE
Cold or flu symptoms	Campus Health Center
Prescription refill	Campus Health Center or Pharmacy
Birth control	Campus Health Center
Sprained ankle	Campus Health Center or Urgent Care
Ear infection	Campus Health Center or Urgent Care
Pink eye	Campus Health Center or Urgent Care
Minor burn	Urgent Care
Need stitches	Urgent Care
Broken arm	Urgent Care or Emergency Department (depending on severity)
Chest pain	**Emergency Department / Call 911**
Difficulty breathing	**Emergency Department / Call 911**
Stroke symptoms	**Emergency Department / Call 911**
Severe allergic reaction	**Emergency Department / Call 911**
Alcohol poisoning	**Emergency Department / Call 911**
Drug overdose	**Emergency Department / Call 911**
Suicidal thoughts with immediate danger	**Emergency Department / Call 911 or 988 if appropriate and there is no immediate danger**

SECTION 5

Real-Life Scenarios

What Would You Do?

REAL TALK

“I Woke Up Sick”

It’s 7:00 a.m. on a Tuesday morning. You wake up with:

- A sore throat
- Body aches
- A fever of 101.8°F
- Chills
- A headache

You have two classes today, a quiz this afternoon, and your roommate says, “Just take some medicine and go to class.” What should you do?

- [ ] Go to class anyway.
- [ ] Stay in bed and hope you feel better tomorrow.
- [ ] Make an appointment with the Campus Health Center.
- [ ] Go straight to the Emergency Department.

THE BEST ANSWER

Make an appointment with the Campus Health Center.

Many common illnesses, such as the flu, COVID-19, strep throat, or another viral infection, can be evaluated and treated by the campus health center. They can also advise you on whether you should stay home, how to manage your symptoms, and whether you need testing or medication.

If you have a fever, avoid attending class until you’ve spoken with a healthcare provider or your symptoms improve. Rest, stay hydrated, and follow your school’s policies for notifying professors about illness-related absences.

WHY NOT THE EMERGENCY DEPARTMENT?

An emergency department is intended for life-threatening or severe medical emergencies. A fever and sore throat, while uncomfortable, usually do not require emergency care unless accompanied by symptoms such as difficulty breathing, severe dehydration, confusion, or other serious warning signs.

Black Mom Ish Reminder: *Being responsible sometimes means staying home. Taking care of yourself also helps protect your classmates and professors from getting sick.*

REAL TALK

"My Friend Drank Too Much"

It's Saturday night. You and your friends attended an off-campus party. One of your friends:

- Keeps throwing up.
- Is difficult to wake up.
- Has slow, irregular breathing.
- Feels cold to the touch.

Another friend says, "Just let them sleep it off." What should you do?

- ☐ Put them to bed.
- ☐ Give them coffee.
- ☐ Let them sleep.
- ☐ Call 911 immediately.

THE BEST ANSWER

Call 911 immediately.

These are possible signs of alcohol poisoning, a medical emergency. Alcohol poisoning can slow breathing, suppress the gag reflex, and lead to unconsciousness or death if not treated promptly.

While waiting for emergency responders:

- Stay with your friend.
- If they are unconscious but breathing, gently roll them onto their side (the recovery position) to help reduce the risk of choking if they vomit.
- Do not give them food, coffee, or more alcohol.
- Be prepared to tell responders what you know about what and how much they drank, or if any other substances may have been involved.

Black Mom Ish Reminder: *You may save your friend's life by calling for help. Acting quickly is always the right choice.*

REAL TALK

"I Sprained My Ankle"

You're playing intramural volleyball. You land awkwardly. Your ankle hurts immediately. You can walk, but it hurts. It's swollen. You don't think it's broken. Where should you go?

- ☐ Campus Health Center
- ☐ Urgent Care
- ☐ Emergency Department
- ☐ Home

THE BEST ANSWER

Start with the Campus Health Center if it's open.

Many campus health centers can evaluate sprains and determine whether you need additional imaging or referral. If the health center is closed or cannot provide the care you need, an urgent care center is often the next best option.

Black Mom Ish Reminder: *Don't ignore injuries just because you can still walk. Early evaluation and treatment can help prevent a minor injury from becoming a more serious problem.*

REAL TALK

“I Cut My Hand Cooking”

You’re making dinner in your apartment. The knife slips. The cut is bleeding steadily. You wrap it in a towel, but after 10 minutes of firm pressure, it continues bleeding, and you think it may need stitches. What should you do?

- [ ] Put a Band-Aid on it and wait.
- [ ] Go to class.
- [ ] Visit an Urgent Care Center.
- [ ] Call 911.

THE BEST ANSWER

Visit an Urgent Care Center.

Many urgent care centers can clean the wound, determine whether stitches are needed, and provide a tetanus shot if appropriate. While you’re on your way:

- Apply firm pressure with a clean cloth or bandage.
- If the bleeding becomes severe, cannot be controlled, or you feel faint, call 911 or go to the nearest emergency department immediately.

BLACK MOM ISH REFLECTION

Learning where to go for care is part of becoming an independent adult. You don’t have to know everything—but you do need to know how to make informed decisions and ask for help when you need it. Whether it’s a campus nurse, a pharmacist, your parent, a roommate, or a 911 dispatcher, you’re never expected to navigate a medical emergency alone.

SECTION 6

Finding Your Voice

Advocating for Yourself in the Healthcare System

> *"You are the expert on your body. Your voice matters."*

As you become more independent, you'll also become your own best advocate. Healthcare providers bring medical expertise, but only you know what you're experiencing. Speaking up, asking questions, and sharing concerns are essential parts of receiving quality care.

Sometimes people leave an appointment feeling like they weren't heard or don't fully understand the plan. It's okay to ask for clarification or to request additional support.

Trust Yourself

If something doesn't feel right, don't ignore it. If your symptoms are getting worse, return for care. If you still have concerns after an evaluation, it's okay to seek another opinion or ask additional questions.

Questions to Ask Your Provider

- *What do you think is causing my symptoms?*
- *Are there other possible explanations?*
- *What happens if this treatment doesn't work?*
- *What warning signs mean I need immediate care?*
- *Can you explain this in a different way?*
- *What are you most concerned about?*
- *Why are you recommending this treatment?*
- *When should I come back?*
- *Are there any tests that would help clarify what's going on?*

If You Feel Dismissed

Stay calm and be clear. You might say:

> *"I'm concerned because these symptoms are affecting my daily life."*

> *"Can you explain why you don't think additional testing is needed?"*

> *"My symptoms have changed since my last visit."*

> *"I'm still worried. What should I do if things don't improve?"*

If you still feel your concerns aren't being addressed, it's okay to request another provider, seek a second opinion, or follow your insurance plan's process for finding another clinician.

Bring Someone With You

If possible, ask a trusted person to join you for important appointments. They can:

- Take notes.
- Help you remember questions.
- Provide emotional support.
- Help you understand instructions afterward.

Know Your Rights

As a patient, you have the right to:

- Be treated with dignity and respect.
- Understand your diagnosis and treatment options.
- Participate in decisions about your care.
- Review your medical records.
- Ask questions.
- Receive information in language you understand.
- Request a second opinion.
- Express concerns through the patient advocacy office if needed.

BLACK MOM ISH REFLECTION

Advocating for yourself doesn't mean arguing with your healthcare team. It means being an active partner in your care. Asking thoughtful questions, sharing your concerns honestly, and making sure you understand your treatment plan are all part of protecting your health.

CLOSING

Dear Student,

As you begin this new chapter, you'll experience moments of excitement, uncertainty, growth, and challenge. College is about more than earning a degree—it's about learning how to care for yourself, make thoughtful decisions, and ask for help when you need it.

You won't have all the answers, and that's okay.

Remember that strength isn't measured by doing everything alone. It's found in knowing when to reach out, ask questions, and lean on the people who care about you.

Take your health seriously. Listen to your body. Keep learning. Speak up when something doesn't feel right. And know that your life, your voice, and your well-being matter.

No matter how far you travel from home, you are never without a community that believes in you.

With love,
The Black Mom Ish Foundation