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As an Asian American traveling in China this past summer, I gained more than ever a sense of understanding of my culture. For once I saw the roots of the Chinese culture that had always had a presence in my life whether I was aware of its influences or not. Surprisingly however, I was received with more of an estranged attitude than I had expected from the Chinese in China. This presented an especially perplexing dichotomy since I am undoubtedly labeled "Chinese" in America but not considered so by the very people I have been associated with all my life.

I have come to realize the unique nature of what I have come to see as an Asian American "phenomenon." Especially as a student at MIT, I realize that there is a whole generation of young adults like me whose parents' are first generation Asian immigrants of the United States. It seems like most of us overlook the singularity of our status and do not realize the bearing it has in our lives.

I have developed a set of questions as a base of discussion with Asian Americans of my generation, and am trying to encourage not only the people I interview to face questions of their identity, but to encourage all people to think about this cultural "phenomenon." I am using this project to explore this subject I have just come to realize—hoping to gain an understanding of how it relates to me personally; and through these pages I hope my audience will also come closer to realizing the distinct position of my generation of Asian Americans.



Whether with your doctor  
or your insurance company,  
you can get help with your  
health care costs.

**APPEALING YOUR DENIAL**  
If your doctor says you need  
a certain treatment, but your  
insurance company says no, you  
can appeal the decision. You  
may need to see a specialist  
or get a second opinion.

**COINSURANCE**  
Some people have to pay a  
part of their health care costs  
even after they have insurance.  
This is called coinsurance. You  
may have to pay a certain  
percentage of the cost of your  
health care.

**DEDUCTIBLE**  
A deductible is the amount of  
money you have to pay for  
health care before your  
insurance company starts to  
pay. You may have to pay  
a certain amount of money  
before your insurance company  
will pay for your health care.

**OUT-OF-POCKET**  
Out-of-pocket costs are the  
amount of money you have to  
pay for health care out of  
your own pocket. This includes  
deductibles, copayments, and  
coinsurance.

**PREMIUM**  
A premium is the amount of  
money you pay for health  
insurance. You may have to  
pay a certain amount of  
money every month for your  
health insurance.

**SELF-INSURANCE**  
Some people have self-  
insurance. This means they  
pay for their own health care  
costs. They may have a  
deductible and a maximum  
amount they will pay for  
health care.

**TRIP-COVERED**  
Some health insurance plans  
cover health care costs while  
you are traveling. This may  
include hospital care, doctor  
visits, and prescription drugs.

**WARRANTY**  
Some health insurance plans  
have a warranty. This means  
the insurance company will  
pay for your health care  
costs for a certain amount of  
time.







