Health insurance for your student

A few things to know before they need to use it!
Today:

- Ohio State's requirement and procedures
  - Meet August 15 decision deadline
- Navigating care while away from home
  - Protect your student for 2016-17 academic year
- Two unique Ohio State options for students
- Questions to ask + details to confirm
  - Confidently review, compare, decide, confirm.
Health insurance

- Protection against incurring high costs
- Ability to access care when you need it
- Investment in future well-being
College students

- High risk for injury and illness
- Low recognition of risk
- Less likely to seek needed care
- Newly independent
Ohio State’s requirement

✓ All students enrolled at least half time and in a degree program of study must have adequate health insurance.
Each academic year

When students register for courses for their first term

✓ Automatically
  • Enrolled in the Comprehensive Student Health Benefits Plan
  • Statement of Account shows the fee

✓ Choice to make before deadline
  • Can select to keep or waive this automatic enrollment
Three choices each academic year:

- Select the Comprehensive Plan
- Waive it and demonstrate other health insurance
- Waive it and demonstrate other health insurance and select the WilceCare Supplement
First, the basics:

• Your student needs his/her own health insurance card

• Your student should know:
  • Where to go for care
  • What care is covered
  • Who to call with questions
Option:

Stay covered under parent

Talk with your carrier/employer:

• Confirm eligibility and age limits

• Confirm costs to keep dependent covered

• Confirm your plan’s network – is it limited to home area?
Option:
Stay covered under parent

- Can your student get convenient care while at school?
- What will your health insurance pay? What will you pay?
  - **Copays** – fees at time you utilize care
  - **Coinsurance** – % of total costs you pay
  - **Deductible** – Amount you owe before plan pays anything
Student Health Services at the Wilce Student Health Center
shs.osu.edu / 614-292-4321

Tax ID: 31-1657245

✓ All enrolled student can use
✓ Some health insurance plans accepted

In network: Comprehensive Plan, Anthem Blue Cross Blue Shield, Aetna, Medical Mutual of Ohio, United Healthcare, Ohio State Faculty and Staff plans

Make sure you verify!

Out of network: All other plans, including Medicaid and Medicare

Mon-Thurs: 8:00a-6:00p
Fri: 8:00a-5:00p
Sat (Non Football): 9:00a-1:00p
Counseling and Consultation Service at the Younkin Success Center

ccs.osu.edu / 614-292-5766

✓ All enrolled students eligible for 10 free sessions per academic year

✓ Comprehensive Plan accepted; other health insurance is not

Mon-Thurs: 8:00a-8:00p
Friday: 8:00a-5:00p
Wilce Student Health Center or CCS closed?

Start with: ● Emergency?

death, disability, or debilitating harm will occur if you don’t get immediate care

● Urgent?

something will get worse if treatment is delayed
After hours location closest to campus:

Ohio State AfterHours Care at Martha Morehouse Medical Plaza
2050 Kenny Road, Suite 2250 / 614-685-3357

M-F: 4:00 PM - 9:30 PM
Sat & Sun: 10:00 AM - 5:30 PM

✓ In network for Comprehensive Plan
Campus Zip Code – 43210

OSU Internal Medicine at Morehouse 2050 Kenny Rd

OSU Center for Integrative Medicine 2000 Kenny Rd

OSU Family Medicine at Rardin 2231 North High St.
Option:

Ohio State Comprehensive Student Health Benefits Plan

- Medical
- Mental health
- Prescription
- Vision and Dental

- National networks
- Global coverage
- Year-round (summer & breaks)
- No medical or RX payment limits
- No pre-existing condition exclusion
Option:

Ohio State Comprehensive Student Health Benefits Plan

Campus locations at no or low cost to the member:

• Wilce Student Health Center
• Counseling and Consultation Services
• College of Optometry Clinics
• College of Dentistry Student Clinics

No deductible, no co-pay, no co-insurance for many services
Option: Ohio State Comprehensive Student Health Benefits Plan

<table>
<thead>
<tr>
<th>Tier 2 (Preferred Providers)</th>
<th>Tier 3 (In Network)</th>
<th>Tier 4 (Out of Network)</th>
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In Franklin County: OSU Health Plan Network
Outside: UHC Options PPO Network United Behavioral Health

In Franklin County: Providers not in the OSU Health Plan Network
Outside Franklin County: None

All other providers

Tier 2 Covered Services

$100 deductible

- **Medical**: 90% paid
- **Mental health**: 100% paid after $15
- **Preventive**: 100% paid
Paying for the Comprehensive Plan

✓ Fee like any other university fee

✓ Charged twice a year per semester – Autumn and Spring

✓ Can be included in Tuition Option Payment Plan (TOPP)

✓ Financial aid can be applied to the fee *if your student completes an authorization*

✓ 2016-17 Semester Fee: $1377 *(Average monthly $230)*
Option

Ohio State WilceCare Supplement

- Pre-paid medical and RX from Wilce Student Health Center for illness and injury

Helpful, cost-effective option if:
- Your health insurance doesn’t pay at all for local care
- Your health insurance doesn’t pay *enough* for local care

- Fee paid once per academic year
  - 2016-17: $225 per year. (Pre-pays for ≤ $2000 and ≤ $225 RX)
Option
Ohio State’s WilceCare Supplement

- WilceCare is **not** health insurance
- WilceCare is **not** usable anywhere else
- WilceCare is **not** a way to get mental health, preventive, specialty care, dental or vision care
- WilceCare is **not** refundable
Now is the time to prepare and compare.
Decide and Confirm

Complete Select/Waive process before August 15

Select/Waive is:

• Your student’s responsibility
• Web-based
• Deadline-driven

deadlines and detailed instructions at shi.osu.edu
Decide and Confirm

Select/Waive

Annual selection

- Selection stays in effect for full policy year
- Waiver will also stay in place for full policy year

Ohio State’s “policy year” follows academic year: Starts 7 days before classes begin
### Select/Waive DEADLINES

<table>
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<tr>
<th>Season</th>
<th>Deadline</th>
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<tr>
<td>Autumn (AU)</td>
<td>8/15/16</td>
</tr>
<tr>
<td>Spring/Summer (SP/SU)</td>
<td>12/31/16</td>
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### Policy year and COVERAGE PERIODS

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<tr>
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<td>01/01/17 – 8/14/17</td>
</tr>
<tr>
<td>Annual selection: AU, SP/SU</td>
<td>8/16/16 – 8/14/17</td>
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Change opportunities outside deadlines IF ...
Qualifying Events = Can add or drop Comprehensive Plan

*Students must be enrolled ≥ half-time and/or currently covered by Comp. Plan

*Open Enrollment periods are NOT Qualifying Events

✓ Full list available at shi.osu.edu

EXAMPLES:
- Lost job ➔ lost employer-based health insurance
- Got job ➔ got new opportunity to elect insurance

✓ Student must request change within 31 days of event

☐ Add = On event date

☐ Drop = Start date of next coverage period
Select/Waive starts in the BuckeyeLink Student Center page.
Select/Waive screen 2 – Enter the choice
Waiver entry page

Student Health Insurance - Waiver Information

Academic Terms: AU12, SP13, SU13


In order to WAIVE OUT of the OSU Comprehensive Student Health Insurance Plan, all students must complete this waiver process by the published deadline each year. Failure to do so results in automatic enrollment in the OSU Comprehensive Student Health Insurance Plan (assuming eligibility).

Insurance Company Information

Please use the magnifying glass to select the name of your insurance company.

*Insurance Company/Government Plan:

Insurance Company Address:

City: State: Postal Code:

*Insurance Company Telephone Number:

Policy Holder's Information

*Policy Holder's Last Name:

*Policy Holder's First Name

*Policyholder/Subscriber ID Number:

*Policy/Group Number:

Policy Holder's Telephone Number:

*Required Fields

Note: Policy Holder is the primary person that the policy is under, such as parent, spouse, or student.
Student Health Insurance - Waiver Acknowledgement

I acknowledge that by submitting this form, I am waiving out of the Ohio State University Comprehensive Student Health Insurance Plan for the selected academic term(s).

In addition, I hereby certify:

- That I am currently enrolled in a primary individual or group health insurance policy that will remain in effect throughout the academic year;
- That I have compared my plan to the Ohio State University Comprehensive Student Health Insurance Plan and have determined the benefits to be comparable;
- I understand that the next opportunity I will have to enroll in the Ohio State University Student Health Insurance Plan will not be until the enrollment period for the following term, unless I experience a qualifying event;
- I will be solely responsible for all medical expenses and neither the Ohio State University nor the OSU Student Health Insurance Plan will be held responsible for any medical expenses that I incur.

I understand that the information provided herein is confidential and will be used for the sole purpose of documenting my decision to waive the Ohio State University Comprehensive Student Health Insurance. Furthermore, I understand that this information will not be made available to any third party outside the Student Health Insurance Plan Account Administrator, without my expressed consent.

By checking the applicable box(es) below, I give my consent to release information provided herein to the designated University department(s) for the purposes of proof of eligibility and/or claims processing in the event that I receive medical care services provided by the designated department(s):

- [ ] Student Health Services at the Wilke Student Health Center
- [ ] Counseling and Consultation Services at the Youkin Success Center
- [ ] Department of Athletics
- [ ] The Ohio State University Wexner Medical Center

I am also granting The Ohio State University or its agent permission to verify this information through a random audit process. If it is determined that the information provided on this form is invalid, I understand that I will be enrolled in and billed for the OSU Comprehensive Student Health Insurance Plan.

To complete this waiver process, click the "Agree" button once, then wait for your Confirmation Number to appear. This number will replace all your previous confirmation numbers.

I AGREE

You have waived (have not purchased) the OSU Comprehensive Student Health Insurance Plan for the selected academic term(s).

I DISAGREE

You will be billed for the OSU Comprehensive Student Health Insurance Plan for the selected academic term(s) if you meet the eligibility criteria.
Bill Buckeye

Student Health Insurance - Confirmation

Coverage Selection:  OSU Student Health Insurance
Insurance Level:     Student Only
Insurance Period:   August 16, 2016 to August 14, 2017
Academic Terms:    AU16, SP17, SU17

Stop! Please read the following information regarding your confirmation number.

Your confirmation number is: 000507078

This page serves as your primary form of confirmation that you have requested to enroll in the OSU Comprehensive Student Health Insurance Plan for the selected academic term(s).

Please print this page or record your confirmation number for proof of submission.

Your selection will process within 1-2 business days. Please view your online university Account Statement to verify your Comprehensive Student Health Insurance enrollment status each term.

Important Reminder: YOU MUST REPEAT THE STUDENT HEALTH INSURANCE SELECTION / WAIVER PROCESS DURING THE FIRST TERM OF COURSE ENROLLMENT EVERY ACADEMIC YEAR!

Return To Student Center
Decide and Confirm

Family Education Rights and Privacy Act (FERPA) Protection

✓ We cannot discuss your student’s info with you unless they have designated you in an active Student Information Release.
phew! can we review?
Decide and Confirm

Review insurance info and deadlines with your student

Health Insurance
• Where is my insurance card?
• How do I find a provider?
• What and how do I pay for care?

Stay informed
• Am I checking my OSU email?
• Does the university have my accurate mailing address?

Deadline awareness
• Have I reviewed my “To Do” List in my Student Center?
• Did I complete Select/Waive before August 15?
- Decide and Confirm

Equip your student with resources

- Mobile/online tools?
- Enter important numbers into phone
Decide and Confirm

Communicate that asking for help is a good thing

• Have I talked with my Resident Advisor?
• Have I talked with the Advice Nurse at Wilce Student Health Center? Visited CCS?
• Have I called someone I trust?
Student Health Insurance
1100 Lincoln Tower, 1800 Cannon Drive
614-688-7979

shi.osu.edu  shi_info@osu.edu

Contact us!
Thank you for attending our session!

Do you know your deductible? Know how much and when your health insurance will pay.