2016-17 International Student Orientation

✓ Navigating U.S. Health Care System
✓ Using Student Health Insurance

Welcome to Ohio State!

Student Health Insurance
Lincoln Tower, Floor 11
www.shi.osu.edu
shi_info@osu.edu
614-688-7979

Open 8am-5pm (7:30-4:30 summer)
Health care system in the U.S.:

- Based in science; tests and treatments
- Focus on healthy body free of illness
- Includes preventive wellness

System contains:

- **Providers** – People and places licensed to give care
- **Services** – Tests, treatments, visits, surgery, etc.
- **Patients**

Provider location types

- **Doctor’s Offices**
  - Basic and/or specialist
  - Call ahead to schedule
  - Lower cost $

- **Clinics**
  - Short-term on-site care (not hospital)
  - No call ahead to schedule
  - Can be more costly $$

- **Health Centers**
  - Life-threatening/very bad illness or injury
  - Hospital
  - Can be costly $$$

- **Urgent Care Center**
  - Short-term on-site care (not hospital)
  - No call ahead to schedule
  - Can be more costly $$$

- **Hospital Emergency Room ("ER")**
  - Life-threatening/very bad illness or injury
  - Hospital
  - Can be costly $$$

- **Pharmacies** are also providers
Using the U.S. health care system:

- You make choices and decisions
  - Can say “yes” or “no” to treatment offered
  - Can ask questions
- You are responsible for paying certain costs
- You are expected to answer questions
  - Can ask for help if you don’t understand
- You have rights

Health Insurance in the U.S.:

- An agreement (called a “policy”) between you and an insurance company
- Company agrees to pay a part of your costs
- You pay the rest
True or False:
In the U.S. health care system, a hospital is where you should go to get help for your basic health needs.

False. Hospitals are not used for basic or routine needs. Doctors give this care at office locations, NOT hospitals.

Key words: Primary care, office visit, clinic, outpatient
True or False:
If you have health insurance in the U.S., you never have to pay money to use health care services.

False. Health insurance does not mean zero costs. You may owe fees, percentages, or full cost.
Student Health Insurance

At Ohio State:

• All students enrolled half time or more must have health insurance

• International students are required to enroll in the Ohio State’s Comprehensive Student Health Benefits Plan ("Comprehensive Plan") policy

• Students meeting certain criteria may petition to waive with other health insurance

Steps to enroll in Comprehensive Plan:


2. Log into your BuckeyeLink Student Center
3. Click Select/Waive Coverage

4. Select “OSU Comprehensive Student Health Insurance” (Click NEXT >)
5. Select coverage level:
• Student Only OR

If you want to add dependents to policy, select:
• Student + Spouse
• Student + Child
• Student + Spouse + Child
• Student + 2 or more Children
• Student + Spouse + 2 or more Children

Enter their information (Name, Date of Birth, etc.)

6. Enter all fields until Confirmation Page appears
Your Ohio State health insurance policy:

• “Comprehensive Plan”
• Effective **August 16, 2016 to August 14, 2017**
• Company: UnitedHealthcare StudentResources (“UHCSR”) and Delta Dental of Ohio
• Administrator: HealthSmart Benefit Solutions and Delta Dental

Paying for the Comprehensive Plan:

• Fee will appear on your Statement of Account
• **Payable 2x per year:** Autumn and Spring (includes Summer)

2016-17 Semester Fees:

- $1377 **Student Only**
- $2754 **Student + Spouse or Child**
- $4131 **Student + Sp + Child OR Student + 2 or more children**
- $5508 **Student + Sp + 2 or more children**
**Quiz**

**True or False:**
UnitedHealthcare StudentResources and Delta Dental are the insurance companies for the Comprehensive Plan.

*True.* They issue our policies. A company called HealthSmart works with UHCSR.
True or False:
The cost for having the Comprehensive Plan for the full academic year is $1377.

False. $1377 is the cost per semester for student only coverage. $1377 is billed twice each academic year. Total per year: $2754.
Student Health Insurance

Using your policy:

- August 16: Student Health Insurance sends you email
- September: UnitedHealthcare mails you a Member ID card
- Member ID Card is your proof of insurance
- You must show it when you use services

Using your policy:

- Mail will arrive at your Columbus address – open it!

Your covered Services:*  
- Medical
- Mental health
- Prescription drug
- Vision
- Dental

Your covered Providers:
- Campus locations
- County locations
- National locations
- Global coverage

*Many but not all services, coverage ranges 50%-100%
Health insurance terms
Re: Using a policy and your share of costs:

**Co-pay:** Amount you pay on same day as service.
- Firm. Examples: $15, $20, $35

**Co-insurance:** Percent you pay of total service cost.
- Billed after you use service. Examples: 10%, 20%, 30%, 50%

**Deductible:** Specified dollar amount you owe as you start using covered services. You pay full cost until you have paid this amount, and then insurance pays its share for any future service. Applies to policy year. Examples: $100, $500, $1,000.

Co-Pay = Per visit  Co-INsurance = IN part
Deductible = Definitely required first

Example

**Your experience:**
- You visit a doctor office to treat an illness.
- It’s the first time you’ve used services this year.
- You get diagnostic services that cost $200 total.

**Your insurance policy:**
- Has $50 deductible
- Requires a $10 co-pay per office visit and 0% co-insurance per office visit
- Requires 10% co-insurance per diagnostic services

What do you pay? $10 copay, $50 deductible toward the $200 diagnostic cost, and 10% co-insurance applied to the remaining $150 diagnostic cost. Total: $10 + $50 + $15 = $75

Important: You pay deductible ONCE per policy year!
Same visit again? Owe only $30 ($10 + $0 + ($200*.10))
True or False:
A co-pay is the percentage you owe of the total service costs and is billed after you see a provider.

False. This definition is for co-insurance. A co-pay is a flat per service fee you pay before you use services.
True or False:
If you want to use your health insurance at a provider’s office, you need to show them your Member ID card.

True. The ID Card allows providers to correctly bill your insurance.
True or False:
Your Comprehensive Plan policy does not cover dental and vision.

False. Dental and vision services are included.
With Comprehensive Plan, you pay low/no cost at university locations:

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

✓ NO deductible  ✓ Try here first
✓ Low or no co-pays
✓ Low or no co-insurance

How do you decide where to go?

- Think about your need
  - Can you wait?
  - Will waiting make it worse?
  - Advice nurse at Wilce Student Health Center
  - Call HealthiestYou evenings and weekends

- Think about places and cost
  - What type of provider fits your need?
Student Health Insurance

Places and cost:

✓ Visit shi.osu.edu’s “Find a Provider”

<table>
<thead>
<tr>
<th>Where you can go</th>
<th>Cost-savings level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ohio State SHS, CCS, Dental and Vision clinics</td>
<td>$(Tier 1)</td>
</tr>
<tr>
<td>Providers in OSU Health Plan Network – In Franklin County</td>
<td>$$ (Tier 2)</td>
</tr>
<tr>
<td>Providers in UHC Options PPO Network – Outside Franklin County</td>
<td>$$$ (Tier 3)</td>
</tr>
<tr>
<td>Providers in UHC Options PPO Network – Inside Franklin County</td>
<td>$$$$ (Tier 4)</td>
</tr>
<tr>
<td>All other providers</td>
<td>$$$$$ (Tier 4)</td>
</tr>
</tbody>
</table>

✓ Search “Find a Provider” before you go!

Primary Care and Office Visits = basic or routine care. Most common. Least expensive. $.

- Illness or injury
- Stay well and prevent illness
- Provided by doctor, nurse, obstetrician/gynecologist (for women), pediatrician (for children)

For example: check up, cold, low fever

“Primary care doctor” = Looks after your overall well-being, provides referrals and assistance
If you need to visit a doc:

<table>
<thead>
<tr>
<th>Location</th>
<th>Your cost (estimates only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>$0</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$15 co-pay, ($100 deductible), % co-insurance*</td>
</tr>
<tr>
<td>Tier 3 and 4</td>
<td>($500 deductible), 40% co-insurance,</td>
</tr>
</tbody>
</table>

*If visit includes diagnostic tests or blood draws, you may owe % coinsurance

Preventive care – Care before you get sick

- **Annual check-up** – 100% paid for by policy
- **Certain cancer screenings** – 100% paid for by policy
- **Certain immunizations** – 100% paid for by policy
- **Dental** – 2 exams each year for $17 copay at SHS/College of Dentistry
- **Vision** – Annual exam for $15 copay at SHS/College of Optometry
**Student Health Services at the Wilce Student Health Center**

shs.osu.edu  /  614-292-4321

- Office visits, labs, x-rays and others covered at 100%

Mon and Thurs: 8:00a-6:30p  
Tues and Wed: 8:00a-6:00pm  
Fri: 8:00a-5:00p  
Sat (Non Football): 9:00a-1:00p

1875 Millikin Rd (close to Thompson Library)

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**If you need to see a mental health provider:**
(anxiety, worry, concentration, stress, sadness)

<table>
<thead>
<tr>
<th>Location</th>
<th>Your cost (Estimates only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counseling and Consultation</td>
<td>$0</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$15 co-pay, 0% co-insurance</td>
</tr>
<tr>
<td>Tier 3 and 4</td>
<td>40% co-insurance ($500 deductible)</td>
</tr>
</tbody>
</table>
Counseling and Consultation Service
ccs.osu.edu / 614-292-5766

✓ All enrolled students eligible for 10 free sessions per academic year
✓ Comprehensive Plan allows $15 additional psychotherapy sessions & psychiatry

Main office: Youkin Success Center
Other office: Lincoln Tower 10th floor

Mon-Thurs: 8:00a-8:00p
Friday: 8:00a-5:00p

Quiz

True or False:
If you utilize services covered by the Comprehensive Plan, your costs will be the same wherever you go.
Quiz

True or False:
If you utilize services covered by the Comprehensive Plan, your costs will be the same wherever you go.

False. Where you go does impact your costs. Four categories of locations called “tiers” help you know what to expect. Tier 1 will cost you the least, and Tier 4 the most. Visit Find a Provider for details.

Quiz

True or False:
A primary care doctor is a doctor who looks after your overall well-being and who can provide referrals as necessary.
Quiz

True or False:
A primary care doctor is a doctor who looks after your overall well-being and who can provide referrals as necessary.

True. Primary care doctors are there to answer questions, provide preventive services, and help you stay or get well.

Urgent care = if you’ll get worse if you wait. More costly. $$.

- Regular and some specialist care provided here
- Provided by doctor, nurse, technician
- Can be available on evenings or weekends

For example: injuries, sustained flu/illness, burns, high fever

Do not use for very bad or life-threatening illness/injury
If you need urgent care:  
(night or weekend / can’t wait)

<table>
<thead>
<tr>
<th>Location</th>
<th>Your cost (Estimates only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>N/A – No urgent care here</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$25 co-pay, ($100 deductible), % co-insurance*</td>
</tr>
<tr>
<td>Tier 3 and 4</td>
<td>($500 deductible), 40% co-insurance</td>
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*You may owe co-insurance if you get tests or treatments (x-rays, blood draw, etc.)

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
Additional option for after hours:

“HealthiestYou” – 24/7 access to licensed doctor by calling number on your UHCSR ID card

- Doctor works via PHONE or VIDEO to diagnose, treat, prescribe

Emergency Room = very serious or life-threatening. Can be costly $$$.

- Connected to a hospital
- Operating rooms
- Specialists

For example: Severe pain, sudden body weakness, severe allergic reaction, serious burn, broken bones, poisoning, unable to speak or see or move, suicidal thoughts

Call 9-1-1 if choking, not breathing, unconscious, injury to neck or spine, severe chest pain, seizure
If you need Emergency Room:
(very bad or life danger)

<table>
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<tr>
<th>Location</th>
<th>Your cost (Estimates only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>N/A – No emergency room here</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$100 co-pay (N/A if hospital stay), % co-insurance</td>
</tr>
<tr>
<td>Tier 3 and 4</td>
<td>$100 co-pay (N/A if hospital stay), % co-insurance</td>
</tr>
</tbody>
</table>

Ohio State Wexner Medical Center ER: Close to campus

Call 9-1-1 or go to Emergency Room

Student Health Insurance

Quiz

True or False:

If you are very sick and getting worse but the Wilce Student Health Center closed, you should stay at home until they open.
True or False:
If you are very sick and getting worse but the Wilce Student Health Center closed, you should stay at home until they open.

False. If you need help and no campus resources are available, you can visit an Urgent Care, call HealthiestYou, or in an emergency, go to the ER.

Visit our website shi.osu.edu:
✓ FIND A PROVIDER
✓ FOR INTERNATIONAL STUDENTS
Other health insurance terms

**Out-of-pocket maximum:** Most you will pay per policy year (for covered services)
- Examples: $3,000 individual / $6,000 family

**Premium:** Amount you pay to have a policy
- You pay regardless of service use
- Often charged monthly
- At Ohio State, your semester fee = your premium

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**Claim** = Request from your provider to your health insurance for payment for services
1. Health insurance pays its portion of the claim first.
2. You may then get a request (bill) for payment.

**Explanation of Benefits (EOB):** Letter explaining how insurance processes the services you use.
- **Informational only.** NOT A BILL. Do not pay.
- Check your mail. HealthSmart sends out EOBS.
Comprehensive Plan Prescription Drug coverage

Formulary = list of specific drugs covered by your policy

- Many drug classes but not all drugs on list

You can go to:
- Wilce Student Health Center Pharmacy
- Any HealthSmart RX network pharmacy

Your cost:
- 10% for generic drugs
- 20% for formulary brand drugs
- 50% for non formulary drugs
- $10 minimum payment
  - Provider writes prescription
  - Pick up at pharmacy
  - At other locations you pay full price first, then request reimbursement

24/7 Medical and Travel Emergency Assistance Services
- Provided by UnitedHealthcare Global

Visit www.uhcsr.com/uhcglobal
Information is on your ID card

IMPORTANT: CALL UnitedHealthcare Global BEFORE you go or utilize
True or False:
If you get an Explanation of Benefits in the mail that shows a dollar amount due, you should immediately send money to HealthSmart.

False. EOBs are not bills. Bills will come from providers. If you have questions about the EOB information, you can call HealthSmart.
True or False:
What you pay for a certain prescription will depend on whether the drug is on the formulary and what category it is.

True. Formularies organize drugs by generic ($), brand ($$), and brand non-formulary ($$$) categories.
Remember:

- Carry your insurance Member ID card
- Review and read emails and mail
  - Look for “SHI”, “HealthSmart” or “United Healthcare”
- Know your policy - visit shi.osu.edu
- Use Find a Provider - visit shi.osu.edu
- Use online accounts – UHCSR MyAccount, Delta Dental Consumer Toolkit
- Promptly review bills or claims
- Pay co-pays, co-insurance and deductible

Quiz

True or False:
If you have questions or concerns, Ohio State staff are available to assist you.
True or False:
If you have questions or concerns, Ohio State staff are available to assist you.

True!!!!

We can help:

- Student Health Insurance
  
  shi.osu.edu –International Student page and FAQ
- Student Health Services Advice Nurse
- HealthiestYou (when Student Health Services is closed)
- Resident Advisor
- Student Wellness Center at RPAC
- Counseling and Consultation
Student Health Insurance
1100 Lincoln Tower, 1800 Cannon Drive
614-688-7979

shi.osu.edu shi_info@osu.edu

Thank you!