Health insurance while they’re away from home:
A few things to confirm to support your student
• Your student needs to have their own health insurance card

Make sure they carry their card with them!

• Your student should also know:
  • Where to go for care
  • What care is covered
  • Who to call with questions
Make sure you confirm their health insurance’s

Eligibility and age limits

Premium costs – are they increasing?

Network of providers – Who can your student see?
  • Is ‘in-network’ limited to your home area?
  • Can they get convenient care while at school?
  • What will it cost?
What will your health insurance pay? What will you pay?

Terms to know and confirm with your student:

- Copays – *fees they owe at the time they utilize care*

- Coinsurance – *% of total costs they’ll pay for care they receive*

- Deductible – *Amount they/you owe before plan pays any portion of covered services*
Terminology Translator

**COINSURANCE**
Your split of the bill.
It's a percentage you pay of the covered service cost.
The remaining percent is paid by your health insurance.

**DEDUCTIBLE**
Your full price hurdle. In a policy year, you pay the full cost of some benefits until you meet this specified dollar amount. Then—and only then—will insurance pay its share.

**COPAY**
Your utilization per visit fee.
It's a flat fee you pay each time you use a service.

**NETWORK**
For many health plans, you pay less for care when you use “in network” providers—doctors and facilities affiliated with an insurance company. If you use a provider outside the network, you’ll typically pay much more in copays, coinsurance and deductible costs.

**OUT-OF-POCKET MAXIMUM**
Your financial burden ceiling.
It’s the most you’ll have to pay each policy year for covered services.
Ohio State Student Health Services at the Wilce Student Health Center

shs.osu.edu  /  614-292-4321

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

**In network for:** SHI Benefits Plan, Anthem Blue Cross Blue Shield, Aetna, Medical Mutual of Ohio, Cigna, United Healthcare, Ohio State Faculty and Staff plans. Visit shs.osu.edu > Insurance/Fees > Insurance

*Always make sure you verify directly with your plan!*

**Out of network for:** All other plans, including Medicaid and Medicare
Counseling and Consultation Service
ccs.osu.edu / 614-292-5766

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

✓ SHI Benefits Plan accepted for additional visits; other health insurance is not
Review insurance info and deadlines with your student

- Where is my insurance card?
- How do I find a provider?
- What and how do I pay for care?
- Am I checking my Ohio State email?
- Does the university have my accurate mailing address?

- Have I reviewed my “To Do” List in My Buckeye Link?
- Did I complete Select/Waive?
Equip your student with resources

- Show them health insurance mobile/online tools
- Consider entering important numbers/websites into their phone
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?
Contact us!

Student Health Insurance
1100 Lincoln Tower, 1800 Cannon Drive
614-688-7979
shi_info@osu.edu
shi.osu.edu