2019-2020
Student Health Benefits Plan
International Student Orientation
Welcome to Ohio State!

Student Health Insurance
Suite 830 Lincoln Tower
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Mon – Fri 8am-5pm

shi.osu.edu
Today’s Agenda

Overview of U.S. HealthCare Systems
- Health Insurance – Why we have it and how it works
- Health Care – Where to go for care

Ohio State Student Health Insurance Benefits Plan
- University Insurance Requirement
- Enrollment, Fees and Waivers
- What it Covers
  - Review of Commonly Used Services
  - Medical & Travel Emergency Assistance
- Next Steps – Names to Know, Things to Do
- How to Best Use the Benefits Plan
  - Provider Networks – Reduce out of pocket costs
- Resources
Overview of U.S. HealthCare Systems

Health Insurance – Why we have it

• Universal health coverage is not available in the U.S.
• Individuals are responsible for payment of their Health Care
• Most people purchase Health Insurance to provide financial protection
Health Insurance – How it works

- Individuals purchase an insurance policy which helps pay for your medical care.
- The price you pay for the policy is called a “premium”. This is the cost to have insurance coverage.
- After you receive services, the policy will reimburse your provider (doctor, hospital, etc) for some but not all of the cost of the services.
- You still may be required to pay for a portion of the care in the form of deductible, co-pay or co-insurance amounts. This is the cost to use your insurance coverage.

You pay

Insurance pays

Overview of U.S. HealthCare Systems
Health Insurance – How it works

- Not all services may be covered by your policy.
- For coverage details, look inside your policy.
- Your policy indicates what **services are covered**, what **services are excluded**, and what **your financial responsibility** (deductible, co-pay, co-insurance) will be for the service.
- Even if a service is covered, you may still be required to pay part of the cost.

The policy defines the covered services.
Health Insurance – How it works

• Most insurance policies use **Provider Networks** to help lower out of pockets costs for their members.
• Provider networks establish contracts with doctors, clinics and hospitals to provide care at an agreed upon and often lower cost.
• Finding and **using a network provider will help keep your out of pocket expenses lower.**
Health Insurance – Important Terms*

- **PREMIUM** – it’s what you pay to be covered by health insurance. This is also known as the SHI Fee.
- **DEDUCTIBLE** – In a policy year, you pay the full cost of some benefits until you meet this specified dollar amount. Then – and only then – will the insurance policy pay its share.
- **COINSURANCE** – Your portion of the bill. It’s a percentage you pay for the cost of a covered service.
- **COPAY** – Your per visit utilization fee. A flat fee you pay each time you use a service. Most often associated with an office visit.
- **OUT-OF-POCKET MAXIMUM** – Your financial burden ceiling. The most you will have to pay for services each policy year.
- **PROVIDER NETWORK** – A contract between the insurance policy and doctors, clinics and hospitals to provide care at an agreed upon and often lower cost.

* shi.osu.edu > Health Insurance Literacy Tools > Terminology Translator
True or False: If you have health insurance in the U.S., you pay nothing to get care.

FALSE. You may owe deductible, copay or coinsurance amounts.
Health Care – Where to go for care

PRIMARY CARE

Symptoms: Low Urgency
- Preventive care, annual health screenings and immunizations
- Cold, flu, sore throat
- Ear, sinus, respiratory, bladder infection
- Bug bites, poison ivy, minor burns
- Lab tests (pregnancy, strep, flu)
- Management of chronic health conditions

Scheduling:
- Appointment required
- Same-day appointment
- Walk In
- Advice Nurse
- Telemedicine
Health Care – Where to go for care

PRIMARY CARE

Locations on campus (Tier 1)

• **Student Health Services**
  1875 Millikin Rd  |  614-292-4321

• **Counseling and Consultation Service**
  1640 Neil Ave  |  614-292-5766

Locations near campus (Tier 2)

• **Ohio State Internal Medicine at Martha Morehouse Medical Plaza**
  2050 Kenny Rd, Suite 2400  |  614-293-5084

• **Ohio State Family Medicine at Thomas Rardin**
  2231 N High St  |  614-293-2700

• **Ohio State Integrative Medicine**
  2000 Kenny Rd  |  614-293-9777
Health Care – Where to go for care

AFTERHOURS CARE

Symptoms: Medium Urgency
- Non-life-threatening cuts or burns
- Minor sprains or strains
- Stitches and suturing
- Urgent X-rays

Scheduling:
- No appointment required
- Walk In

Locations near campus (Tier 2)
- Ohio State AfterHours Care at Martha Morehouse Medical Plaza
  2050 Kenny Rd, Suite 2250   |   614-685-3357
Health Care – Where to go for care

**EMERGENCY DEPARTMENT**

**Symptoms:** High Urgency
- Difficulty breathing or shortness of breath
- Fainting, sudden dizziness or weakness
- Changes in vision
- Sudden or severe pain
- Uncontrolled bleeding
- Severe or persistent vomiting or diarrhea
- Disclaimer: this is not an all inclusive list. If your symptoms are not listed but you are experiencing a medical emergency, **CALL 911**.

**Scheduling:**
- If you are experiencing a medical emergency, please **CALL 911** to have an emergency vehicle transport you to the nearest emergency department.
Health Care – Where to go for care

EMERGENCY DEPARTMENT

Locations near campus (Tier 2)

- **Ohio State University Emergency Department**
  410 West 10th Ave | 614-293-8000

If you are experiencing a medical emergency, please **CALL 911** to have an emergency vehicle transport you to the nearest emergency department.
True or False: In the U.S. health care system, you go to a hospital for basic non-emergency health needs.

FALSE. Hospitals are not designed for basic health care. You should see your Primary Care doctor for basic health care.
True or False: A Primary Care doctor looks after your overall well being and can provide referrals to Specialists as necessary.

TRUE. Your Primary Care doctor is your main source of continual support and care.
University Insurance Requirement

Students who are designated by the University as International and enrolled in any credit hours are required to purchase the Ohio State Student Health Insurance Benefits Plan.

- Students are at high risk for illness, injury, accidents, depression and anxiety – and are more likely to postpone care.
- Health Insurance helps by providing more affordable, convenient and quality care.
- Health Insurance also helps by reducing unexpected medical bills that can disrupt your academic progress.
Student Health Insurance Benefits Plan

Enrollment

When does my automatic Student Health Insurance enrollment occur?

• After you register for classes in Buckeye Link, the SHI fee will appear on your Statement of Account within 1-2 business days.

• The coverage level defaults to Student Only. Those students that wish to add a qualified dependent, must update the coverage level before the August 13, 2019 deadline.

To enroll or make changes after the deadline, please contact the SHI office.
Student Health Insurance Benefits Plan

Enrollment

- Autumn automatic enrollment *remains in effect year round* if you remain enrolled in eligible classes.
- **Spring enrollment** in the plan, *includes Summer Term* – no need to be enrolled in classes for Summer Term.
- **Qualifying Events** allow you to add coverage during the plan year. Contact our office within 31 days of the event.
- **Examples of Qualifying Events include:** new spouse or domestic partner; newborn child; dependent newly arrived in U.S. from their foreign homeland.

**2019-2020 Dates:**

August 13, 2019 to August 17, 2020
Student Health Insurance Benefits Plan

Fee and Payment

- The SHI Fee is posted to your Statement of Account two (2) times per year – Autumn and Spring.
- The fee is due the same day as other university fees. Payment is made to the university bursar through your Buckeye Link account.

Fee on your Statement of Account confirms your coverage

Fee = Your “premium”
Student Health Insurance Benefits Plan

Fee and Payment

2019-20 Per semester rates:

- $1658 Student Only
- $3316 Student + Spouse or Child
- $4974 Student + Spouse + Child / Student + 2 or more children
- $6632 Student + Spouse + 2 or more children

Payment Options

- Tuition Option Payment Plan (TOPP) – paid in 4 monthly installments.

In order to use the coverage, the fee must be paid in full.
Student Health Insurance Benefits Plan

Fee Payment via Graduate Subsidy

• If your department pays 85% of your fee, the remaining 15% will be deducted from the first four (4) monthly paychecks of the semester.
• Sep, Oct, Nov, Dec | Jan, Feb, Mar, Apr
• Contact Buckeye Link at 614-292-0300 or buckeyelink@osu.edu
Waivers

You may be eligible for a waiver if you meet one of the following criteria.

- You are covered under a U.S.-based health insurance policy as a U.S.-based employee, or as a dependent of a U.S.-based employee.
- You have permanent residency status (a green card)
- A government purchases an insurance policy that meets the Minimum Health Insurance Criteria on your behalf and fully financially sponsors you.

For more details, see shi.osu.edu > For International Students
True or False: You are billed once per year for the Student Health Insurance Benefits Plan.

**FALSE.** The fee appears two (2) times per year on your Statement of Account – Autumn and Spring.
WHAT IS COVERED – Understanding your benefits

PREVENTIVE CARE: Routine Screenings and exams when you are not sick. i.e. immunizations, annual wellness exam, women’s wellness exam and your annual flu vaccine.

MEDICAL CARE: Inpatient and outpatient provider visits, diagnostic lab and x-ray, and other services related to the diagnosis and treatment of covered conditions.

MENTAL HEALTH CARE: Inpatient and outpatient counseling to help you better manage your mental health.

PRESCRIPTION MEDICATIONS: Coverage for most medications when prescribed by your doctor.

VISION CARE: Routine vision exam. Discount on prescribed eyeglass frames and lenses at SHS and the College of Optometry.

DENTAL CARE: Routine dental cleaning and exam. Minor restorative services to repair teeth damaged by disease or injury.

shi.osu.edu > About the SHI Benefits Plan > 2019-20 Benefit Details
WHAT IS COVERED – Understanding your benefits

PREVENTIVE CARE: Routine Screenings and exams when you are not sick. i.e. immunizations, annual wellness exam, women’s wellness exam and your annual flu vaccine.

- Annual Wellness Exam – 1 per plan year covered at 100%
- Women’s Wellness Exam – 1 per plan year covered at 100%
- Women’s cancer screening test when recommended
- ACIP Recommended Immunizations – covered at 100%
- All OSU required immunizations covered at 100%

shi.osu.edu > About the SHI Benefits Plan > 2019-20 Benefit Details
WHAT IS COVERED – Understanding your benefits

**MEDICAL CARE:** Inpatient and outpatient provider visits, diagnostic lab and x-ray, and other services related to the diagnosis and treatment of covered conditions.

- Most routine medical care can be received at Student Health Services (SHS). No deductible, copay or coinsurance for most services.

**MENTAL HEALTH CARE:** Inpatient and outpatient counseling to help you better manage your mental health.

- Psychotherapy and psychiatry sessions can be received at Counseling and Consultation Service (CCS). No deductible, copay or coinsurance for most services.

[shl.osu.edu > About the SHI Benefits Plan > 2019-20 Benefit Details](#)
WHAT IS COVERED – Understanding your benefits

PRESCRIPTION MEDICATIONS: Coverage for most medications when prescribed by your provider. SHI Benefits Plan uses the HealthSmart National Preferred formulary. A formulary is a list of medications covered by your policy.

Locations:
• Wilce Student Health Center Pharmacy
• Any HealthSmartRX Network Pharmacy

Your copay ($10 minimum):
• 10% Formulary Generic Drugs
• 20% Formulary Brand Drugs
• 50% Non Formulary Drugs

shi.osu.edu > About the SHI Benefits Plan > 2019-20 Benefit Details
WHAT IS COVERED – Understanding your benefits

VISION CARE: Routine vision exam.

Locations:
• Student Health Services or OSU College of Optometry

Benefits:
• One (1) per plan year
• $15 copay for routine vision exam
• $100 allowance for prescribed glasses or contact lenses
• Discount on prescribed eyeglass frames or lenses

$20 copay and other out of pocket costs may apply at all other locations

shi.osu.edu > About the SHI Benefits Plan > 2019-20 Benefit Details
WHAT IS COVERED – Understanding your benefits

**DENTAL CARE:** Routine dental cleaning and exam.

Locations:
- Student Health Services or OSU College of Dentistry Student Clinic

Benefits:
- $17 copay for routine cleaning and exam
- Basic procedures – restorations, crowns, x-rays
- $750 maximum benefit per plan year

Pediatric dental covered under the medical portion of the policy.
Contact SHI for additional details.

[shi.osu.edu > About the SHI Benefits Plan > 2019-20 Benefit Details]
Medical and Travel Emergency Assistance

Medical and Travel Emergency Assistance (24 x 7) - Provided by UnitedHealthCare Global

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

IMPORTANT: Call UnitedHealthcare Global
BEFORE you go or utilize

shi.osu.edu > About the SHI Benefits Plan > 2019-20 Benefit Details
NEXT STEPS – Names to Know

KNOW OUR PARTNERS: Here are some names to know.

- UHCSR underwrites the plan.
- HealthSmart and HealthSmart Rx administer the medical and pharmacy benefits.
- Delta Dental administers the dental benefits
- OSU Health Plan manages the Provider Network
NEXT STEPS – Things to Do

GET A COPY OF YOUR INSURANCE ID CARD – You can access your card through the UHCSR app on your mobile device, or through the UHCSR online portal.

YOUR ID CARD IS PROOF OF INSURANCE - Many doctors will ask to see a copy before your appointment. It’s a good idea to carry your member ID card – or an electronic version – with you at all times.

shi.osu.edu > Member ID Cards

VERIFY YOUR CURRENT ADDRESS IN MY BUCKEYE LINK – Our partners may contact your through U.S. Postal Service (USPS). Having a correct mailing address on file, helps deliver these important notifications.

buckeyelink.osu.edu
Welcome to your student health insurance plan page. For details, including benefits and rates, please refer to the Plan information section below.

Additional Info
NEXT STEPS – Things to Do

REVIEW AND RESPOND TO ALL REQUESTS FOR INFORMATION
– Don’t ignore requests from our office or our partners. Failure to promptly respond to requests may delay access to your benefits.

REVIEW ANY EXPLANATION OF BENEFITS (EOB) – Our claims administrator, HealthSmart, may send you an EOB for any claims processed for your medical services (no EOBs are generated for services at SHS). An Explanation of Benefits is a review of how the insurance claim submitted by your provider has been processed – including any amount you may owe for the service. The EOB is not a bill and you do not need to make payment to HealthSmart. Any amount due is paid to the provider.

PAY ANY DEDUCTIBLE, COPAY OR COINSURANCE AMOUNTS DUE – Review and pay any statement (bill) from your healthcare provider. The amount due from your provider should match the patient responsibility amount shown on the EOB for that service.
Next Steps – Names to Know & Things to Do

**True or False:** If you get mail from UHCSR or HealthSmart, you can throw it away. They are just trying to sell you something.

**FALSE.** These companies partner with SHI. Any correspondence should be considered important. Please review and respond promptly.
True or False: If you get an EOB in the mail that shows an amount due, you should immediately send the money to HealthSmart.

FALSE. EOBs only indicate how your claim has been processed. Any amount due will come in the form of a statement from your provider. Any amount you owe should be paid directly to your provider.
Finding and using a network provider will help keep your out of pocket expenses lower. Below is an illustration of how your out of pocket cost can increase if you choose to go to a provider in Tier 3 or 4 for medical, mental health, or vision services.

You can reduce your cost responsibility if you choose providers in Tier One or Tier Two.

Your out-of-pocket costs increase at providers in Tiers Three and Four.
PROVIDER NETWORK – Reduce your out of pocket costs

**TIER 1 ($)** - located on campus and can provide most care with low or no out of pocket costs* to members. You will be able to get most of the care you need at one of these locations:

- Student Health Services (SHS) at the Wilce Student Health Center (Medical, Dental, Vision)
- Counseling and Consultation Services (CCS) (Mental Health)
- OSU College of Dentistry **Student** Clinic (Dental)
- OSU College of Optometry (Vision)

*Deductible, copay and coinsurance amounts for medical services are waived at SHS. Dental and Vision service copay apply.*
Student Health Services @ Wilce Student Health Center

✓ Most office visits, labs, x-rays and other services covered at 100%.

Mon - Thurs: 8:00am-6:00pm
Fri: 8:00am-5:00pm
Sat (Non Football): 9:00am-1:00pm

shs.osu.edu / 614-292-4321
Counseling and Consultation Service

✓ All enrolled students eligible for 10 free sessions per academic year.
✓ Students enrolled in SHI – outpatient psychotherapy, outpatient psychotherapy for Alcohol or Drug Abuse, and outpatient psychiatry – covered at 100%.

- Younkin Success Center - 4th floor
- Lincoln Tower - 10th floor

Mon-Fri: 8:00am-5:00pm
Mon.-Thurs: 5pm-8pm @Younkin by appt only

ccs.osu.edu  /  614-292-4321
OSU College of Dentistry Student Clinic

614-688-3763
Call for appointment times

OSU College of Optometry Clinic

614-292-2020
Call for appointment times
PROVIDER NETWORK – Reduce your out of pocket costs

**TIER 2 ($$)** – you can also use providers in the OSU Health Plan Network (on or near campus, in the Columbus/Franklin County Ohio area) or UHC Options PPO Network when outside the Columbus/Franklin County area.

Services provided by Tier 2 providers have out of pocket costs such as deductible, copay and coinsurance amounts.

These locations include but are not limited to:
- AfterHours Care at Martha Morehouse
- Ohio State Family Medicine at Thomas Rardin
- Ohio State University Wexner Medical Center Hospital and Emergency Room

shi.osu.edu > Find a Provider
PROVIDER NETWORK – Reduce your out of pocket costs

**TIER 3 ($$$) –** the In Network benefit is applied to UHC Options PPO Network providers in the Columbus/Franklin County Ohio area.

**TIER 4 ($$$$) –** all providers not in the OSU Health Plan or UHC Options PPO Network are considered Out of Network.

Services provided by Tier 3 & Tier 4 providers have **INCREASED** out of pocket costs such as deductible, copay and coinsurance amounts. These providers will result in the **highest out of pocket cost** for the student and should only be used in emergencies or when no other option is available.

[shi.osu.edu > Find a Provider](#)
Where to go for care on or near campus.

On Campus (Tier 1)

**Primary Care:**
Student Health Services at the Wilce Student Health Center
1875 Millikin Road | 614-292-4321 | shs.osu.edu

Mental Health:
Counseling and Consultation Service at the Younkin Success Center
1640 Neil Avenue | 614-292-5766 | ccs.osu.edu

Urgent Care (Tier 2)

Ohio State After Hours Care Martha Morehouse Medical Plaza
2050 Kenny Road, Suite 2250 | 614-685-3357

Primary Care (Tier 2)

Ohio State Internal Medicine at Martha Morehouse Medical Plaza
2050 Kenny Road, Suite 2400 | 614-293-5084

Ohio State Family Medicine at Thomas Rardin
2231 North High Street | 614-293-2700

Ohio State Integrative Medicine
2000 Kenny Road | 614-293-9777

Hospital and Emergency (Tier 2)

Ohio State University Hospital and Emergency Room
410 West 10th Avenue | 614-293-8000

Questions? Visit shi.osu.edu and click Find a Provider button for search tools. Call Student Health Insurance at 614-688-7979.

Locations and Parking: wexnermedical.osu.edu/locations-and-parking
Student Health Insurance
RESOURCES

WE CAN HELP

- Student Health Insurance
  
  _shi.osu.edu – See our FAQ page_

- Student Health Services Advice Nurse (SHS)
- Counseling and Consultation Service (CCS)
- HealthiestYou and BetterHelp – online access to doctors and counselors
- Resident Advisor
- Student Wellness Center at RPAC
RESOURCES – It’s all here

REVIEW OUR WEBSITE FOR ADDITIONAL INFORMATION

OFFICE OF STUDENT LIFE
STUDENT HEALTH INSURANCE

About the SHI Benefits Plan
For International Students
Find a Provider

What We Do
We manage the university's requirement and provide options to meet it. We support students to make informed health insurance choices so they can help protect their academic progress from disruptive health care costs.

What We Offer
The SHI Benefits Plan is medical, mental health, prescription, vision, and dental benefits with local, national, and international coverage. WICare Supplement is pre-paid illness and injury care at the WICare Student Health Center.
True or False: If you have a question about Student Health Insurance, there are no campus resources available to help you.

FALSE. The SHI office is staffed Monday through Friday 8am – 5pm. We are located in 830 Lincoln Tower. You can also call or email us during these times.
Thank you!

Student Health Insurance
Suite 830 Lincoln Tower
shi_info@osu.edu
614-688-7979
Mon – Fri 8am-5pm

shi.osu.edu