



**THE OHIO STATE  
UNIVERSITY**

OFFICE OF STUDENT LIFE

STUDENT HEALTH INSURANCE

**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.*



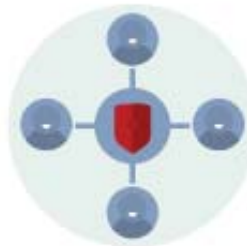
### **DEDUCTIBLE**

*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.*



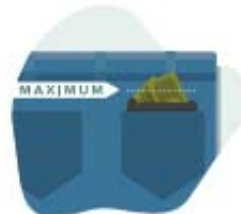
### **COPAY**

*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 students can use
- ✓ Some health insurance plans are accepted

In network for: SHI Benefits Plan, Aetna, Anthem Blue Cross Blue Shield, Cigna, Medical Mutual of Ohio, Ohio State Faculty and Staff Plan, United HealthCare. Visit [shs.osu.edu](https://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](http://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?



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## Contact us!



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STUDENT HEALTH INSURANCE

Student Health Insurance

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