UC Santa Cruz Student Health Center

Beth Hyde, NP
Family Nurse Practitioner
Patient Care Coordinator
Counseling and Psychological Services.

831-459-2628 – 24 hour Access Number

Daytime: Front Office
Nighttime: Crisis worker on line

Short term therapy
Groups
Referrals and Case management
Psychiatric Services

• Combination of on-campus and community service providers
• Plan Now for Transitions!
• Call 831-459-2628 and speak to a case manager
• For Students with ADHD – Follow the specific Instructions on our website: http://caps.ucsc.edu/
Health Center Appointments

- Mostly Same Day
- On-line Scheduling
- Preventive and Illness care
- Women’s Health
- Travel Clinic
- Allergy Shots
- Dietitian
Medical Care Outside the Student Health Center

• Call 911 for emergency
• Paramedics/Fire Department on campus 24/7
• Dominican Hospital is our local hospital
• 3 convenient Urgent Care Centers
• Full range of medical services in town
• Find After Hours Providers on our website: healthcenter.ucsc.edu
Health Insurance

• Required for all students
• Automatically enrolled in the University Health Insurance
• Can waive this with proof that your private insurance is sufficient
• Waiver is annual
• Enrollment in the University insurance is automatic unless waived by the deadline!
Choosing Insurance

• Compare the critical features of the health insurance plan:
  – Premium Cost
  – Deductible
  – Co-pays
  – Co-insurance
Vocabulary of Insurance

• **Premium:** the money you pay to be enrolled in an insurance plan, typically paid monthly
  – Some people pay no premium because their job pays it as a benefit of the job
  – Some people have to pay the premium to cover their families

• **Copay:** Money you pay for each visit when you see a health care provider or for a prescription
Vocabulary of Insurance

• **Deductible**: The money you must spend before any insurance benefit begins

• **Coinsurance**: The portion of the cost of care that you pay. Typically given as a percent of the total cost. For example, UCSHIP co-insurance is **85%/15%**. After the deductible, the student is responsible for 15% of costs
Some More About Insurance

• Insurance companies sell a plan to an employer
• The employer chooses the type of plan they will offer their employees
• The card will tell us the name of the insurance company (Anthem Blue Cross PPO)
• It does not tell us anything about your particular plan
Insurance Company Confusion

• Student Health Center is not a provider on any other Anthem plan
• Student Health Center is not a preferred provider or contracted with any other insurance plan
• We do not submit bills to other insurance companies to seek reimbursement for services
UC SHIP

- Anthem/Blue Cross PPO plan
- Cost: $805 per quarter or $2,415 full year
- Excellent, comprehensive coverage year round and world wide
- Includes *dental and vision* coverage
- Monthly fee would be $201.25 (but must be paid quarterly)
UC SHIP Plan

• No charges for care at Student Health Center
• $25 Co-pay for primary care and specialist care off campus (with referral)
• $20 co-pay for outpatient mental health care
• Co-Insurance is 15% after deductible
• Deductible is $300
• Deductible is waived at Student Health Center
USHIP Health Plan Benefits

• No pre-existing condition exclusion
• No maximum life-time benefit
• 100% coverage for preventive care services
• Out of Pocket Maximum:
  – $3,000 for in-network care
  – $6,000 for out-of-network care
• No limit on pharmacy prescription benefit
# Pharmacy Benefit

<table>
<thead>
<tr>
<th></th>
<th>Generic</th>
<th>Brand Name</th>
<th>Non-Formulary and Brand Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Health Center Pharmacy</td>
<td>$5</td>
<td>$25</td>
<td>$40</td>
</tr>
<tr>
<td>Ventegra* Pharmacy</td>
<td>$10</td>
<td>$40</td>
<td>$60</td>
</tr>
</tbody>
</table>

Ventegra Pharmacies include UC Medical Centers, CVS, Safeway, Walgreens and many more.

*Using a non-Ventegra pharmacy can result in the addition of handling fees which could be passed through to the patient.
## UC SHIP

<table>
<thead>
<tr>
<th>Service</th>
<th>Student Health Center</th>
<th>In-Network Provider</th>
<th>Out of Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Care</td>
<td>100%</td>
<td>$25 co-pay*</td>
<td>60% covered*</td>
</tr>
<tr>
<td>Behavioral Health</td>
<td>100%</td>
<td>$20*</td>
<td>60%*</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>100% (no deductible)*</td>
<td>60%*</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>100%</td>
<td>$25</td>
<td>60%</td>
</tr>
</tbody>
</table>

*Requires Referral from Student Health Center for Coverage*
Other Considerations

• Are there any geographic boundaries for your private plan?
  – Some Medi-Cal plans are limited to the county where the student lives
  – Some plans are very local in their provider lists

• Are there providers who accept your plan here in Santa Cruz?
  – Need to make sure the providers listed on your panel are Actually Taking New Patients
The 30 mile Radius Rule

• New in 2014
• Must be able to identify a primary provider on your insurance within 30 miles of the students local Santa Cruz address
• Waiver available upon appeal for specific situations
Affordable Care Act (ACA)

- An alternate option to explore
- Created a set of insurance plans you can purchase outside of an employer plan
- Covered CA website allows you to find plans here which would meet your needs
- Competitively priced plans
- Some limitations on available providers
- Some limitations on when you can sign up
### Example of a $10,000 Surgery comparing UCSHIP to ACA Plan Types

<table>
<thead>
<tr>
<th>Type of Plan</th>
<th>Premiums</th>
<th>Out of pocket</th>
<th>Plan Pays</th>
<th>You Pay</th>
<th>Out of Pocket</th>
</tr>
</thead>
<tbody>
<tr>
<td>UCSHIP</td>
<td>Moderate</td>
<td>Low</td>
<td>85%</td>
<td>15%</td>
<td>$3,000</td>
</tr>
<tr>
<td>Catastrophic</td>
<td>Lowest</td>
<td>Highest</td>
<td>Varies</td>
<td>Varies</td>
<td>Unknown</td>
</tr>
<tr>
<td>Bronze</td>
<td>Lower</td>
<td>Higher</td>
<td>60%</td>
<td>40%</td>
<td>$4,000</td>
</tr>
<tr>
<td>Silver</td>
<td>Moderate</td>
<td>Moderate</td>
<td>70%</td>
<td>30%</td>
<td>$3,000</td>
</tr>
<tr>
<td>Gold</td>
<td>Higher</td>
<td>Lower</td>
<td>80%</td>
<td>20%</td>
<td>$2,000</td>
</tr>
<tr>
<td>Platinum</td>
<td>Highest</td>
<td>Lowest</td>
<td>90%</td>
<td>10%</td>
<td>$1,000</td>
</tr>
</tbody>
</table>
Care at the Student Health Center

- Any registered student can be seen
- Fees vary by insurance status
- Fees vary by type of medical visit
- Visit with registered nurse (triage nurse) is free
- Triage nurse and patient will determine plan of care which best meets their needs
UC SHIP at Student Health Center

• Office Visit – No Fee
• Rapid Strep Test– No Fee
• CBC – No Fee
• Mono Spot – No Fee
• Outside Lab Throat Culture: $28.54 (includes the draw fee or $22.00)
UC SHIP Insurance

- Outside Throat Culture Fee = $28.54
- Plan covers 85% of fees
- Out of pocket (15%): $4.28
- Appears on Student Account as “Health Center fee”
No SHIP Insurance

Office Visit Fee (99203) = $179
Rapid Strep Test = $42.00
In House Throat Culture = $51
CBC, Mono Spot = $63
Total Visit = $335
No Ship Insurance

- Fee appears on the Student Account
- Itemized Billing Statement goes to student via Health E-messenger
- Student responsible to submit to private insurance for coverage
- Student Health Center can’t predict coverage
Cruz Care

- $90 every quarter
- Visits to Student Health Center for illness and injury are free
- Tests and x-rays done for illness and injury in the building are free
- Doesn’t pay for medicine, supplies, physicals and most procedures
Cruz Care

- Office Visit Fee = 0
- In House Rapid Strep Test Fee = 0
- CBC, Mono Spot = 0
- Outside Lab Throat Culture = $28.54
<table>
<thead>
<tr>
<th>Insurance Coverage</th>
<th>UC SHIP</th>
<th>NO SHIP</th>
<th>CRUZ Care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office Visit Fee (99203)</strong></td>
<td>None</td>
<td>$179</td>
<td>None</td>
</tr>
<tr>
<td><strong>In House labs</strong></td>
<td>None</td>
<td>$156</td>
<td>None</td>
</tr>
<tr>
<td><strong>Out of Office Labs</strong></td>
<td>$28.54</td>
<td>$0</td>
<td>28.54</td>
</tr>
<tr>
<td><strong>Total Visit Costs</strong></td>
<td>$4.28</td>
<td>$335</td>
<td>$28.54</td>
</tr>
</tbody>
</table>
You can Waive If Your Plan

• Has **NO** preexisting condition exclusion (or met)
• Has **NO** lifetime maximum
• Has an annual **Out of Pocket** maximum of less than $6,350, unless there is a health savings account (includes deductible, coinsurance, copays)
• Has **NO** per injury/illness maximum
• Has an **annual deductible** of less than $6,350
• Has a **primary care provider** within **30 miles** of local Santa Cruz address
You can Waive UCSHIP If Your Plan

• Covers **hospitalization** for physical and mental health conditions
• Covers **outpatient visits** for medical and mental health conditions
• Covers **prescription medications**
• Covers **care** for illness and injury caused by **alcohol or drug use**
• Covers services related to **injuries** from all recreational or amateur sports
You can Waive If Your Plan (cont’)

• Covers **ACA essential health benefits** including:
  – Preventive care – physicals, most immunizations, laboratory/diagnostic tests to determine your state of health
  – Emergency room services
  – Diagnostic services including laboratory tests
  – Chronic disease management
  – Medications incl. contraceptives (women & men)
  – Pre-natal & maternity care (women & men)
Health Insurance – How to Waive

- Sign in to UCSC Student Portal: https://my.ucsc.edu
- View Messages
- Follow instructions in message from the UCSC Student Insurance Office
What If Something Changes?

• Student Health Insurance or Cruz Care can be purchased prior to each quarter
• You can enroll in the Student Health Insurance outside of standard enrollment dates under certain circumstances. Call for more information
• More questions? Visit the Student Health Center website, under the heading Insurance http://healthcenter.ucsc.edu/
<table>
<thead>
<tr>
<th>Vaccine Type</th>
<th>Dose</th>
<th>Date Given</th>
<th>Doctor or Clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>DTP (Diphtheria, Tetanus and Pertussis) or DTP/Hib DTaP DT</td>
<td>1</td>
<td>5-2-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>7-5-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>9-6-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>3-10-98</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td>Hib (Haemophilus influenzae b)</td>
<td>1</td>
<td>5-2-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>7-5-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>9-6-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>3-10-98</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td>Polio (OPV or IPV)</td>
<td>1</td>
<td>5-2-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>7-5-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>9-6-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td>Measles, Mumps, Rubella</td>
<td>1</td>
<td>3-10-98</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td>Hepatitis B</td>
<td>1</td>
<td>3-1-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>5-2-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>9-6-97</td>
<td>TOOELE HEALTH DEPT.</td>
</tr>
</tbody>
</table>
Hepatitis B

• Mandatory three shot series
• Typically given to small children
• Required by State of California to attend UC
• Complete on-line form at http://healthcenter.ucsc.edu/
GET IMMUNIZED! Get a TdaP booster
Meningococcal Vaccine Can Prevent This!
AVOID THE FLU! GET AN ANNUAL FLU SHOT!
**Communication**

- Under 18 requires parental consent for care
  - Parents can expect to hear from us
- Over 18, students have a right to privacy which means we can not disclose information to anyone including parents, without their permission
Students with Special Medical Needs

• Contact our patient care coordinator to arrange transition to school:
• Beth Hyde, NP. 831-459-3952