Health Insurance 101

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What Is Health Insurance?

- A purchased plan which covers some or all of the cost of getting health care
- Cost of plans varies widely
- Paying higher monthly premiums will result in less out-of-pocket expense for health services
- Need to know the vocabulary of health insurance plans to compare them
Health Insurance Vocabulary

• **Premium** = Amount paid regularly (monthly or quarterly or deducted from a paycheck) to purchase insurance coverage

• **Deductible** = Money you must pay yourself for health services before your health insurance plan begins to pay for costs

• High premium plans tend to have low deductibles. Be sure you know your plan’s deductible.
Health Insurance Vocabulary

• **Co-pay** = Many costs are shared between you and the insurance company. Your co-pay is the money you will pay for services. For example, you may pay $25 when you get a prescription or see a doctor. The other portion of the cost is paid by insurance.
Co-insurance = for many services the insurance company will pay a percent of the cost of the service. For example, UCSHIP, pays 85% of the cost of surgery. The co-insurance is your cost for the service, figured as a percent of the cost. For UCSHIP, the patient is responsible for 15% of the cost of surgery.
Co-Payment vs Co-Insurance

- Co-payments are fixed costs. You will pay the same amount for every doctor visit or prescription.
- Co-insurance is a percent of the cost of the service.
- You will need to know if your insurance plan has co-payments, co-insurance or both.
Health Insurance Vocabulary

- **Out of Pocket Expenses** = the insurance plan will set a maximum on how much you could have to pay out of your own pocket for services. UCSHIP has a $3,000 out of pocket yearly limit. After that, 100% of the fees for co-insurance and co-pays are paid by insurance.
Health Insurance Vocabulary

- **Lifetime Maximum Benefit** = The maximum amount of money an insurance company will pay for your care. UCSHIP has **NO** lifetime maximum benefit.
- The Affordable Care Act prohibits health plans from putting a lifetime dollar limit on most benefits you receive.
Health Insurance Vocabulary

• **Pre-Existing Condition** = Insurance companies used to be able to deny coverage for health services related to a health condition the person had before getting insurance

• The Affordable Care Acts prohibits this and now all people are eligible to get health insurance
Health Insurance for Students

- Is required for all students at UCSC
- Students are automatically enrolled in the University of California Student Health Insurance Plan (UCSHIP) and charged in the last two weeks of August
- You can waive UCSHIP with proof that your private insurance is sufficient
- The waiver is annual and online
- Enrollment in UCSHIP is automatic unless waived!
UCSHIP

- UC System-wide Health Insurance Plan
- Anthem/Blue Cross PPO plan
- Cost = $878 per quarter or $2,634 for the full year for undergraduates
- Excellent, comprehensive coverage, year around and world wide
- This includes dental and vision coverage
UCSHIP

- No fees at Student Health Center for illness, injury, preventive care and immunizations*
- Co-pays for primary care and specialist care off campus (with referral)
- Medications: $5 generic, $25 brand name
- Good coverage for mental health care
- Co-pays for chiropractic care, acupuncture, osteopathy, specialists, Urgent Care and ER
- Care starts at Student Health Center
- Referrals are needed for off campus care

There are fees/co-insurance for supplies, procedures etc.*
UCSHIP Health Plan Benefits

• No out of pocket charge for contraceptives
• No pre-existing condition exclusion or waiting period
• No life time maximum
• No Pharmacy maximum for prescriptions
• $3,000 out of pocket maximum, usually your 15% of hospitalization etc.
Affordable Care Act
(AKA Obamacare)

Federal Law which requires that, people purchase health insurance or pay a tax penalty, by January 1, 2014
Affordable Care Act (ACA)

• Makes health insurance a requirement: Penalty (non-compliance) fees will be assessed if you do not have qualified health insurance
• Must be purchased by the deadlines
• If you have health insurance already you do not need to purchase a plan through the Affordable Care Act plans
Affordable Care Act (ACA)

• Many insurance plans with different benefits and prices are available for consideration through the ACA
• These plans are found through an on-line store or marketplace call CoveredCalifornia
• This CoveredCA marketplace is called a health care exchange
Considering an ACA Insurance?

- Good for low income families. Plans are subsidized with a tax incentive provided up front in the premium based on income and family size, on a sliding scale with more support for those who earn less
- Evaluate if the coverage is sufficient
- Evaluate if the coverage is better or less expensive than other insurance options, for example, your employer plan
Considering an ACA Insurance?

- Different plans are grouped by the quality of their benefits and their cost.
- UCSHIP is a “gold” plan with a “bronze” prices
- This means that UCSHIP provides excellent benefits for the cost compared to other plans
Considering an ACA Insurance?

- Remember to check if there are geographical limits on where you can get services. For example, some plans are county specific.
- Some plans have limited provider panels so be sure there is a provider in Santa Cruz County who accepts the plan.
- Importantly, there are specific enrollment periods for the CoveredCA plans.
Affordable Care Act

• To find out more about acceptable insurance plans and timing, visit CoveredCA.com
• You can learn if you qualify for Medi-Cal – which has few or no fees
• Compare the critical features of the health insurance plan:
  – Premium Cost
  – Deductible
  – Co-pays
  – Co-insurance
  – Use in Santa Cruz County
Example of a $10,000 Surgery

<table>
<thead>
<tr>
<th>Type of Plan</th>
<th>Premiums $</th>
<th>Out of Pocket Max $</th>
<th>Plan Pays %</th>
<th>You Pay %</th>
<th>You Pay $</th>
</tr>
</thead>
<tbody>
<tr>
<td>UCSHIP</td>
<td>Moderate</td>
<td>Lowest</td>
<td>85%</td>
<td>15%</td>
<td>$1,500</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>
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</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>
Health Care at UCSC

- Available to all registered students regardless of insurance coverage
- Health insurance coverage is required by the University of California
- Fees vary with insurance coverage
- UCSC Student Health Services provides comprehensive health services with the mission of helping students achieve their academic goals
UCSC Student Health Services

• Hours – Monday – Friday 8:30am-4:30pm, except Tuesdays we open at 9:30. The Lobbies are open 8:00am-5:00pm
• Location – Top middle of campus on McLaughlin across from Colleges 9 & 10
• Website - http://healthcenter.ucsc.edu/ for information and what to do after hours or on weekends if you are sick
SERVICES

Student Health Center

- Nutrition
- Psychiatry
- Counseling
- Pharmacy
- Medical Appts Routine & Same Day
- Optometry
- Allergy Immunization Travel
- Laboratory and X-ray
- Student Health Outreach & Promotion
Student Health Center

Appointments

• Mostly Same Day
• On-line Scheduling
• Preventive and Illness Care
• Travel Clinic
• Group Visits for Chronic Conditions and/or Special Needs
Student Health Services at UCSC

• Services provided by counseling, psychiatry, dietitian and Student Health Outreach and Promotion are not currently billed to health insurance

• University financial support comes from registration fees and other sources

• This financial support extends these services to the broadest range of students
Counseling and Psychological Services (CAPS)

- Brief Individual Therapy
- Psychiatry Services
- Weekly Groups
- Daytime Crisis Services
- After Hours Phone Crisis Services
- Educational Programs and Workshops
- ADHD Screening
- Consultations to campus, family and friends
Counseling and Psychological Services (CAPS)

- How does a student get an appointment?
- Call 831-459-2628
- Phone appointment
- Brief 15-20 minute phone call
- Goal: assist students in getting connected to services
- Referral for on campus therapy or resources
- Referral for off-campus therapy and psychiatry services
- Same day crisis services for students in crisis
Psychiatry Services

- Psychiatry evaluation and medication management
- Transfer of medication prescribing from another provider
  - Requires recent clinical records from current US provider
  - ADHD services require an evaluation, with copy of appropriate and recent testing
- Referrals given for off campus psychiatrists and therapists
SHOP
STUDENT HEALTH OUTREACH AND PROMOTION

• Education, resources and support services
  – Alcohol, Tobacco and Other Drug Use
  – Holistic Health and Stress Management
  – Sexual Assault Prevention and Education
  – Rape Crisis Counseling
  – Sexually Transmitted Infections Education
  – Sexual Health
    • Condom Co-op
    • Free and Anonymous HIV Testing
Medical Care Outside the Student Health Center

- Calling 911 on campus reaches UCSC dispatch for police, fire and paramedics
- Dominican Hospital is our local hospital
- 3 convenient Urgent Care Centers close to campus for weekends and holidays
- Full range of medical services in town
- See the UC Student Health Center website for links to off campus care and after hours care—a referral may be needed
Choosing UCSHIP vs Other Insurance Options

• UCSHIP is automatic so doing nothing = accepting **UCSHIP**

• Waive UCSHIP with private insurance and opt for pre-paid access to the Student Health Center = **CruzCare**

• Waive UCSHIP with private insurance = **NoSHIP**; fees are charged for visits to the Student Health Services
Cruz Care

- $90 every quarter $ \times 3$
- Visits to Student Health Center (only) for illness and injury are included
- In-house Lab tests and X-rays done in the building are included
- Doesn’t pay for physicals/preventive care, medicines, supplies, immunizations or labs sent offsite
## COMPARISON OF UCSHIP - CRUZCARE - NOSHIP

<table>
<thead>
<tr>
<th>Insurance Coverage</th>
<th>UCSHIP</th>
<th>CRUZCARE</th>
<th>NoSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit Fee</td>
<td>None</td>
<td>None</td>
<td>$102</td>
</tr>
<tr>
<td>In-House labs</td>
<td>None</td>
<td>None</td>
<td>$51</td>
</tr>
<tr>
<td>Out of Office Labs</td>
<td>$12.60</td>
<td>$84</td>
<td>$84</td>
</tr>
<tr>
<td>Total Visit Costs</td>
<td>$12.60</td>
<td>$84</td>
<td>$237</td>
</tr>
</tbody>
</table>
You Can Waive If Your Plan...

- Covers hospitalization for medical, surgical, pregnancy and mental health conditions
- Covers doctors office visits for medical and mental health conditions
- Covers prescribed medications
- Covers illness and injury caused by alcohol or drug use
- Covers services related to injuries from all recreational sports
You Can Waive If Your Plan…

• Has an Annual Deductible of less than $6,600 (or $13,200 for a family or unless you have a Health Savings account with this deductible)
• For Medical and Mental Health Services, has co-insurance paid at 70% or higher
• Does not have a pre-existing condition limitation
• Has repatriation coverage
Considering Waiving UCSHIP? Consider These Points

- No Kaiser provider in Santa Cruz County
- Student Health Center is not a contracted provider with any other insurance plan
- Check with your member services for coverage in this area to transfer care - Important for Medi-Cal and HMO’s
- There are many providers available in town, accepting most types of insurance
Why Should I Keep UCSHIP?

• Low premium
• Low deductible ($300)
• Low out-of-pocket maximum ($3,000)
• Preventive care covered 100% including physicals, immunizations and contraceptives
• High coverage for hospitalization (85%)
• Strong Anthem Blue Cross Network
UCSHIP Advantages

• UCSHIP provides excellent coverage
• Evaluated as a
  – Gold plan at a Bronze price
• Meets the health care reform law requirements
• Quality
• Value
What If Something Changes?

• Student Health Insurance and 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
• More questions? Visit the Student Health Center website, under the heading Insurance [http://healthcenter.ucsc.edu/](http://healthcenter.ucsc.edu/) or the UCSHIP website at [http://ucop.edu/ucship](http://ucop.edu/ucship)