UCSC Student Health Services
Your Medical Home
UCSC STUDENT HEALTH CENTER
LOCATION: McLaughlin across from Colleges 9 and 10
HOURS: Monday-Friday 8-5 (Tuesdays 9:30 to 5)
Closed weekends and campus holidays
Counseling and Psychological Services

831-459-2628 – 24 hour Access Number

Daytime:   Front Office

After Hours:  Crisis worker on phone line

CAPS provides:

• Short term therapy
• Groups and classes
• 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/
Medical Appointments

• Mostly Same Day Care
• Preventive Care
• Illness or Injury Care
• Travel Clinic
• Dietitian
Medical Care Outside the Student Health Center and After Hours

- Call 911 for emergency
- Paramedics/Fire Department on campus 24/7
- Dominican Hospital is our local hospital
- Convenient Urgent Care Centers and full range of medical services in town
- Find After Hours Care handout at doors at Student Health Center and on our website: healthcenter.ucsc.edu
- Access Anthem Live Health Online by computer or mobile device
UC Health Insurance Requirements

• UCOP requires that every student have access to local health care with health insurance

• Students are required to submit information and documentation that they are enrolled in a health insurance plan that meets the UC requirements

• We are required to provide a health insurance plan if that information is not submitted
Health Insurance Must Have:

- Unrestricted access to in-network primary care
- Unrestricted access to behavioral health care
- Access to a hospital providing full non-emergency care
- Must work within 30 miles of campus or your place of residence while attending school
- All students must show they have this level of care
WAIVING: Saying no to UC SHIP

• Every student is automatically enrolled in the **UC Student Health Insurance Plan (UC SHIP)**
• You can say “no” and not accept our insurance - this is **Waiving UC SHIP**
• Students must submit proof that their private insurance meets the UC and ACA requirements
• The insurance is audited, then students are notified by email that the waiver was accepted
• The student is billed for our insurance unless the waiver is submitted **every year**
Considerations for Waiving

• 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
  – Note Kaiser clinics are in Scotts Valley and Watsonville

• 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*
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

**Deductible:** The money you must spend before any insurance benefit begins
Vocabulary of Insurance

**Copay:** Money you pay for each visit when you see a health care provider and the amount you pay for each prescription

**Coinsurance:** The portion of the cost of care that you pay. Typically given as a percent of the total cost and is variable. For example, UC SHIP coinsurance is 85%. After the deductible, the student is responsible for 15% of fees
More About Insurance

• Insurance companies sell a plan to an employer
• The employer chooses the type of plan they will offer their employees
• The insurance card will tell us the name of the insurance company (i.e. Anthem Blue Cross PPO) but it does not tell us anything about your particular plan
More About Insurance

• The Student Health Center is not a preferred provider or contracted with any other insurance plan including other Anthem plans

• We do not submit bills to other insurance companies to seek reimbursement for services; any fees are billed directly to the student. The student can try to submit claims to their insurance provider
UC SHIP

• Anthem/Blue Cross PPO plan
• Student Health Center is where all care starts
• 12 months, world-wide, excellent plan
• Cost: Undergraduate: $1006/quarter or $3,018 full year - $252 per month but billed quarterly for 3 quarters
• Graduate Student: $1,619/quarter or $4,857/year - $405/month billed quarterly
• Insurance can be purchased for dependents
UC SHIP Plan

- No charges for visits at Student Health Center*
- $25 copay for Urgent Care or $10 for specialist care off campus (must have referral for specialists)
- $10 copay for outpatient mental health visits
- Deductible is $300 - always waived at the SHC
- Coinsurance is 15% after deductible
- Referrals are required for all non-urgent or non-emergency care

*No charge for the visit. Fees may be assessed for procedures, supplies, medications and lab tests sent off campus.
UC SHIP Health Insurance 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
• Dental and Vision Coverage (with limits)
• Insurance ID card is an app!
# Pharmacy Benefits

<table>
<thead>
<tr>
<th>Prescription Copay</th>
<th>Contraceptives</th>
<th>Generic Medicines</th>
<th>Brand Name Medicines</th>
<th>Non-Formulary Medicines</th>
<th>Specialty Medicines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Health Center Pharmacy</td>
<td>$0</td>
<td>$5</td>
<td>$25</td>
<td>$40</td>
<td>$60</td>
</tr>
<tr>
<td>Optum Rx Pharmacy</td>
<td>$0</td>
<td>$10</td>
<td>$40</td>
<td>$60</td>
<td>$80</td>
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</table>

OptumRx Pharmacies include UC Medical Centers, CVS, Safeway, Walgreens, RiteAid and many more

*Using a non-OptumRx pharmacy can result in the addition of handling fees which could be passed through to the patient*
<table>
<thead>
<tr>
<th>Service</th>
<th>Student Health Center</th>
<th>In-Network Provider with Referral</th>
<th>Out of Network Provider*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Care</td>
<td>100%</td>
<td>$10 copay</td>
<td>60% coverage</td>
</tr>
<tr>
<td>Behavioral Health</td>
<td>100%</td>
<td>$10 copay</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>
<tr>
<td>**Emergency</td>
<td></td>
<td>$125</td>
<td>60%</td>
</tr>
<tr>
<td>Chiropractic or Acupuncture</td>
<td></td>
<td>$25</td>
<td>60%</td>
</tr>
</tbody>
</table>

*Out of Network care is covered at 60% after meeting the annual deductible

** Referral not required
A Visit to the Student Health Center

Mission:
To keep students healthy so they can succeed academically
Care at the Student Health Center

• Any registered student can be seen
• Fees vary by insurance status
• Consultation with a nurse (triage nurse) is no charge
• Triage nurse and patient will determine plan of care which best meets their needs
• Some nurse visits do generate fees
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: $51.00 (includes the lab fee of $22.00)
UC SHIP

- Outside Throat Culture Fee: $51.00
- Plan covers 85% of fees
- Out of pocket (15%): $7.65
- Appears on Student Account as “Health Center” fee
No SHIP Insurance

Office Visit Fee = $206
Rapid Strep Test = $38
Throat Culture = $51
CBC, Mono Spot = $34
Total Visit = $329
No Ship Insurance

- Fee appears on the Student Account
- Itemized Billing Statement available to student via secure Health e-Messenger
- Student is responsible to submit claims to private insurance for coverage
- Student Health Center can’t predict coverage by private insurance
CruzCare – Access to the SHC

ANOTHER OPTION

• $110 every quarter
• Visits to Student Health Center for illness and injury are no charge
• Lab Tests and X-rays done in the SHC for illness and injury are no charge
• Not Insurance
• Doesn’t cover medicine, supplies, optometry, physicals, immunizations and most procedures
CruzCare

- Office Visit Fee: $0
- In House Rapid Strep Test: $0
- CBC, Mono Spot: $0
- Outside Lab Throat Culture: $51.00
<table>
<thead>
<tr>
<th>Insurance Coverage</th>
<th>UC SHIP</th>
<th>NO SHIP</th>
<th>CruzCare</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit Fee</td>
<td>None</td>
<td>$206</td>
<td>None</td>
</tr>
<tr>
<td>In House labs</td>
<td>None</td>
<td>$72</td>
<td>None</td>
</tr>
<tr>
<td>Out of Office Labs</td>
<td>$51</td>
<td>$51</td>
<td>$51</td>
</tr>
<tr>
<td>Total Visit Costs</td>
<td>$7.65</td>
<td>$329.00</td>
<td>$51.00</td>
</tr>
</tbody>
</table>
To Waive, Private Insurance Must:

- Have hospital care within 30 miles for physical and mental health conditions
- Have outpatient visits for medical and mental health conditions
- Prescription medication coverage
- Illness and injury coverage caused by alcohol or drug use
- Services related to injuries from all recreational or amateur sports
- And meet the Affordable Care Act and the UC Regents requirements
Health Insurance – How to Waive

• Sign in to UCSC Student Portal: https://my.ucsc.edu to view messages
• Follow instructions in message from the UCSC Student Insurance Office
• First review the “Waiver Criteria” worksheet on the UCSC Student Health Center website > Insurance > 2019-20
• Waive online only
• Select YES or NO regarding CruzCare
What If Something Changes?

- Student Health Insurance or CruzCare 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/](http://healthcenter.ucsc.edu/)
## Immunization Record

**Fiche d'immunisation**

<table>
<thead>
<tr>
<th>Vaccine Type</th>
<th>Dose</th>
<th>Date Given: Month, Day, Year</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>
</tr>
<tr>
<td></td>
<td>2</td>
<td>7-5-97</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>9-6-97</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>3-10-98</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Hib (Haemophilus Influenza B)</td>
<td>1</td>
<td>5-2-97</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>7-5-97</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>9-6-97</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>3-10-98</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Polio (OPV or IPV)</td>
<td>1</td>
<td>5-2-97</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>7-5-97</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>9-6-97</td>
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<tr>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>MMR (Measles, Mumps, Rubella)</td>
<td>1</td>
<td>3-15-98</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Hepatitis B</td>
<td>1</td>
<td>3-1-97</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>5-2-97</td>
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<td></td>
<td>3</td>
<td>9-6-97</td>
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<tr>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

http://healthcenter.ucsc.edu/forms/immunization_requirements.pdf
UC Wide
Immunization Requirements

• Students are required to have had specific immunizations to be at UCSC
• These are “Required” with registration holds when registering for classes if not compliant
• Student must enter the dates of their vaccines into the on-line Health e-Messenger form (Can’t just give us shot record card - but can upload)
• Student received multiple messages about this
• Pick up postcard if you need more information
Required Immunizations & Screening
All New Incoming Students

Immunizations

- Measles, Mumps, and Rubella (MMR) x2 or Blood Test
- Varicella (chickenpox) x2 or Blood Test (1st dose after age 1)
- Meningococcal disease vaccine (Serogroups A, C, Y, and W-135) x1 after Age 16
- TdaP x1 after Age 7

- All Self Entered On-line Before Coming To Campus: Failure to do so WILL result in registration holds!
- See the UC rules for vaccine preventable aerosol transmissible infections
  [https://healthcenter.ucsc.edu/forms/immunization_requirements.pdf](https://healthcenter.ucsc.edu/forms/immunization_requirements.pdf)
TB Requirements

• All new students must complete the Tuberculosis (TB) Risk Screening Questionnaire
• Some students will be required to have TB testing based on their answers to this questionnaire
• Students who do not complete this task will have registration held
• See website for more information
  https://healthcenter.ucsc.edu/information/uc_vaccines.html
Required Immunizations & Screening
All New Incoming Students

Tuberculosis Screening

• Answer 5 Screening Questions
  – All “No”, then done!
  – Any “Yes”, then Skin or Blood Test Within 1 Year Prior to Date of Attendance
  – Or More Medical Evaluations

• If yes, students will receive a secure message with further instructions

• All Self Entered On-line Before Coming To Campus: Failure to do so WILL result in registration holds!
Whooping Cough is also called Pertussis

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 without the student’s permission, even to parents – however, students can submit a Medical Records Release Form
Students with Special Medical Needs

- Contact our Patient Care Coordinator to arrange transition to school:
- Beth Hyde, NP. 831-459-3952
HAND HYGIENE IS THE SINGLE MOST EFFECTIVE WAY TO PREVENT INFECTION