UC Santa Cruz
Student Health Center

Diane Lamotte RPh
Ancillary Services Director
Hours and Location

• HOURS
  – Weekdays, 8-5, open at 9:30 on Tuesdays

• LOCATION
  – Health Center bus stop on McLaughlin
  – Across from Colleges 9 & 10
  – Near Science Hill
Your Medical Home

Student Health Center

- Physicians
- Nurse Practitioners and Physician Assistants
- Optometry
- Laboratory
- X-ray
- Pharmacy
- Counseling
- Psychiatry
- Nutritionist
- SHOP

CARE

Dental
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 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
- Preventive and Illness or Injury care
- Travel Clinic
- Immunizations
- Dietitian
- Optometry
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
UC Requirements

• UCOP requires that every UC student have access to health care
• They require us to provide you a health insurance plan
• They require students to document that they are enrolled in a health care plan that meets the UC standards
Health Insurance Plan Requirements

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

- Every student is automatically enrolled in the UC Student Health Insurance Plan (UC SHIP)
- Students can **Waive UC SHIP**
- Student must give proof that their private insurance is sufficient and meets the UC and ACA requirements
- The student is billed for our insurance unless the waiver is submitted **every year**
Choosing Insurance

Compare the critical expense features of the health insurance plan:

– Premium Cost
– Copay
– Coinsurance
– Deductible
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
Vocabulary of Insurance

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

• **Deductible**: The money you must spend before any insurance benefit begins.
Some More About Insurance

• Insurance companies sell plans to employers
• The employer chooses the type of plan/s they will offer their employees
• The insurance card will tell us the name of the insurance company (i.e. Anthem Blue Cross PPO)
• It does not tell us anything about the particular plan
More Insurance Confusion

• The Student Health Center is not a provider on any other plan including other Anthem plans
• The 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
• Students can send any claims and a statement to their insurance carrier
UC SHIP

MEDICAL-PHARMACY-VISION-DENTAL

• Anthem/Blue Cross PPO plan
• Student Health Center is where all care starts
• 12 months, world-wide, excellent plan
• Cost: Undergraduate: $961 per quarter or $2,883 full year. ($240 per month but billed quarterly)
• Cost: Graduate: $1,476 per quarter or $4,428 full year. ($369 per month but billed quarterly)
UC SHIP Plan

- No charge for visits at Student Health Center*
- $25 Copay for primary care and specialist care off campus (with referral)
- $20 copay for outpatient mental health visits
- Coinsurance is 15% after deductible
- Deductible is $300. Deductible is waived at the Student Health Center
- Referrals are required for all non-urgent or non-emergency care

*Fees may be assessed for procedures, supplies, medications, and lab tests sent off campus
UC SHIP 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
• Dental and Vision Coverage (with limits)
# Pharmacy Benefits

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

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

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

<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>$25 copay</td>
<td>60% coverage</td>
</tr>
<tr>
<td>Behavioral Health</td>
<td>100%</td>
<td>$20 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 and Acupuncture</td>
<td></td>
<td>$25</td>
<td>60%</td>
</tr>
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</table>

*Out of Network care is covered at 60% after meeting the annual $300 deductible*
The 30 mile Radius Rule

• Must be able to identify a primary provider on your insurance within 30 miles of the students local address while at school
• Waiver available for specific situations
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 free
• 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: $28.54 (includes the lab fee or $22.00)

- Fees are not accurate and are examples only
UC SHIP

• 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=$179

Rapid Strep Test = $42

Throat Culture = $28.54

CBC, Mono Spot = $63

Total Visit = $312.54
No Ship Insurance

• Fee appears on the Student Account
• Itemized Billing Statement goes 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
CruzCare

- $100 every quarter
- Visits to Student Health Center for illness and injury are covered
- Tests and X-rays done for illness and injury in the building are covered
- Doesn’t cover medicine, supplies, prescriptions, optometry, physicals and most procedures
CruzCare

• Office Visit Fee: $0
• In House Rapid Strep Test: $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>CruzCare</th>
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<tbody>
<tr>
<td>Office Visit Fee (99203)</td>
<td>None</td>
<td>$179</td>
<td>None</td>
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<tr>
<td>In House labs</td>
<td>None</td>
<td>$156</td>
<td>None</td>
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<tr>
<td>Out of Office Labs</td>
<td>$28.54</td>
<td>$0</td>
<td>28.54</td>
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<tr>
<td>Total Visit Costs</td>
<td>$4.28</td>
<td>$312.54</td>
<td>$28.54</td>
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</tbody>
</table>
To Waive,
Private Insurance Must Have:

• Hospital care within 30 miles for physical and mental health conditions
• Outpatient visits for medical and mental health conditions
• Prescription medications
• Illness and injury caused by alcohol or drug use
• Services related to injuries from all recreational or amateur sports
• See all waiver criteria on Health Center website
Health Insurance – How to Waive

• During the designated waiver periods, sign in to UCSC Student Portal: [https://my.ucsc.edu](https://my.ucsc.edu)

• View Messages

• Follow instructions in message from the UCSC Student Insurance Office
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/
<table>
<thead>
<tr>
<th>Vaccine Type</th>
<th>Dose</th>
<th>Date Given</th>
<th>Doctor or Clinic</th>
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<td>5-2-97</td>
<td>TOOELE HEALTH DEPT.</td>
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<td></td>
<td>3</td>
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<tr>
<td></td>
<td>4</td>
<td>3-10-98</td>
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<tr>
<td>Hib</td>
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<tr>
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<tr>
<td>Polio</td>
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<tr>
<td></td>
<td>4</td>
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<tr>
<td>Measles, Mumps, Rubella</td>
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<td>Hepatitis B</td>
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<tr>
<td></td>
<td>3</td>
<td>9-6-97</td>
<td>TOOELE HEALTH DEPT.</td>
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</tbody>
</table>
• Immunization records are required in 2017 at all UC campuses
• Campuses will be holding registration until records are submitted
• Secure message sent to student’s email and secure form to complete in Health e-Messenger
REQUIRED IMMUNIZATIONS

• These immunizations are required because the infection is transmitted in the air
  – Measles, Mumps, Rubella (MMR)
  – Chicken Pox (Varivax)
  – Tetanus, Diphtheria, acellular Pertussis (Tdap)
  – Meningitis-ACYW conjugate (Menactra or Menveo)

• ALSO REQUIRED
  – Tuberculosis (TB) Screening
Whooping Cough is also called Pertussis

California’s worst whooping cough epidemic in 50 years

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
  - You can expect to hear from us

• Over 18 students have a right to privacy which means we can not disclose information without permission, even to parents
Students with Special Medical Needs

• Contact our Patient Care Coordinator to arrange transition to school:
• Beth Hyde, NP. 831-459-3952