



# 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

# Health Insurance Vocabulary

- **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 Act 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 UCHIP with proof that your private insurance is sufficient
- The waiver is annual and online
- Enrollment in UCHIP 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 Covered California
- 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](http://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

Type of Plan	Premiums \$	Out of Pocket Max \$	Plan Pays %	You Pay %	You Pay \$
<b>UCSHIP</b>	<b>Moderate</b>	<b>Lowest</b>	<b>85%</b>	<b>15%</b>	<b>\$1,500</b>
Bronze	Lower	Higher	60%	40%	\$4,000
Silver	Moderate	Moderate	70%	30%	\$3,000
Gold	Higher	Lower	80%	20%	\$2,000
Platinum	Highest	Lowest	90%	10%	\$1,000

# Health Care at UCSC

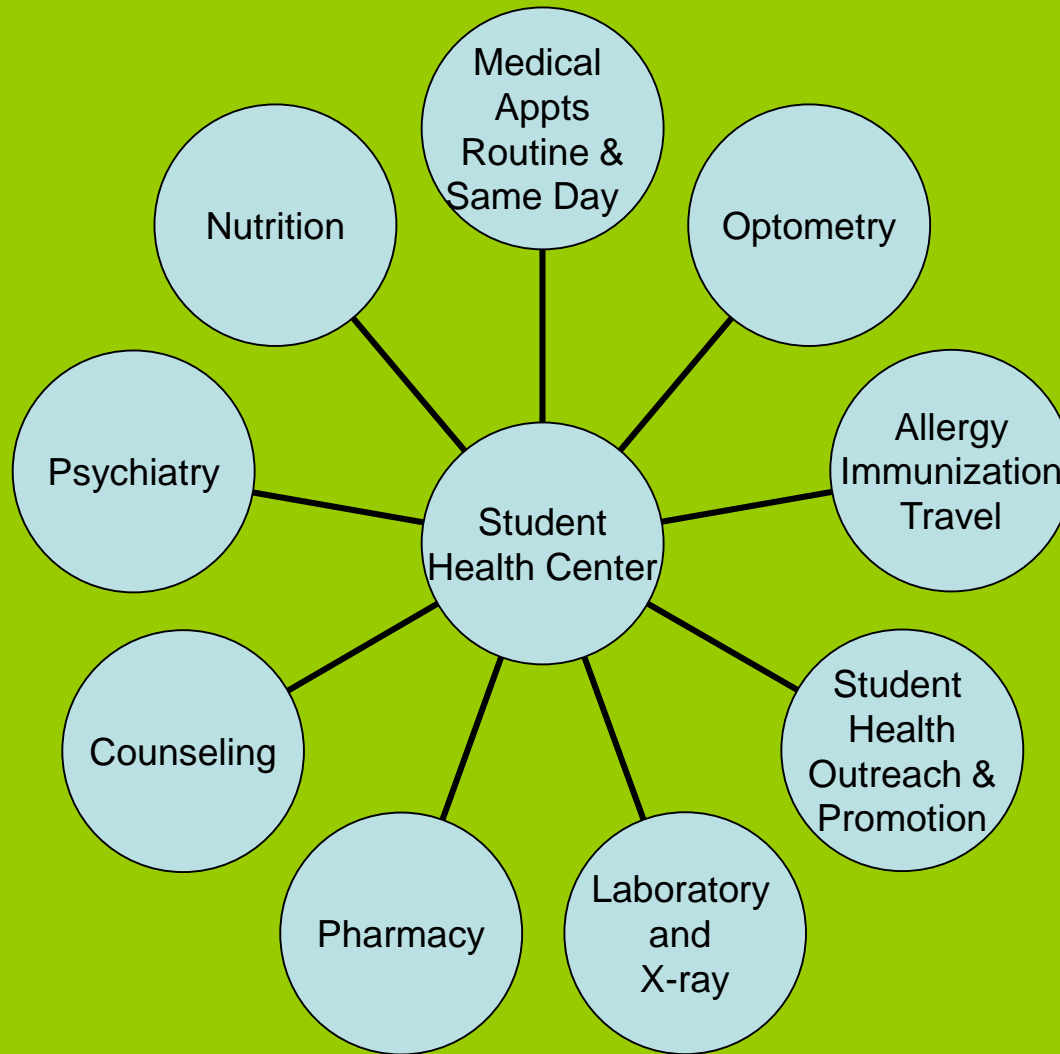
- Available to all registered students regardless of insurance coverage
- Health insurance coverage is required by the University of California
- Fees vary with insurance coverage
- UCSC Student Health Services provides comprehensive health services with the mission of helping students achieve their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

Insurance Coverage	UCSHIP 	CRUZCARE 	NoSHIP 
Office Visit Fee	None	None	\$102
In-House labs	None	None	\$51
Out of Office Labs	\$12.60	\$84	\$84
Total Visit Costs	<b>\$12.60</b>	<b>\$84</b>	<b>\$237</b>

# 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

- UCHIP 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/> or the UCSHIP website at <http://ucop.edu/ucship>