

Health Care for Students with Medi-Cal
*UCSC Student Health Services only accepts UC SHIP
and does not accept ANY outside insurance plans including Medi-Cal*

If you have Medi-Cal insurance you will want to think about how you access health care in Santa Cruz.

The UCSC Student Health Center (SHC) is open to all registered UCSC students regardless of insurance status. However, the fees you are charged depend on your insurance. Any student can consult with a triage nurse without a charge. A visit with a clinician at the SHC will generate charges. If you have a problem, see the triage nurse. Together, you and the nurse can make a plan to address the problem. Students with Medi-Cal insurance have some special considerations.

NOTE: UCSC requires students to have primary care and mental health providers **in the Santa Cruz area.**

Medi-Cal is the California state insurance plan. There are many Medi-Cal insurance plans and some are called “managed care plans”. Medi-Cal and Medi-Cal Managed Care plans contract with a limited set of health care providers that are typically restricted to a limited area or specific counties (such as the county where you have your permanent address). You need to find out if your plan has restrictions on where you can be seen or which providers you can see. Some Medi-Cal plans are not restrictive, and you can see Medi-Cal providers in other counties. If you need more information about Medi-Cal services, you can call them at 1-800-541-5555.

You need to know about your specific Medi-Cal plan. Read about your plan on line or call your Member Services number. Both the web address and the member services number are on your insurance card.

This is what you want to find out:

- Does your plan have a provider in our zip code (95060 or 95062)?
- What is your plan’s policy for “out-of-area” or “out-of network” benefits?
- Would they give you a referral to be seen in the Santa Cruz area by a local Medi-Cal provider?

If your plan will cover services in Santa Cruz County, see the Medi-Cal list of providers below.

If your plan does not cover services in Santa Cruz County then you **need a new plan.**

Here are your choices:

1. **You can purchase the UC Student Health Insurance Plan (UC SHIP) and drop Medi-Cal.**
You can check with the UCSC Student Health Insurance Office or consult the website for the current cost of UC SHIP. Once you purchase three quarters (fall, winter and spring) you are covered for 12 months, until next fall. You can access health care anywhere in the world. Most visits to the SHC are free. Coverage outside of the SHC is excellent. Mental health care is strong. Some students may qualify for financial assistance from the UCSC Financial Aid Office to cover some or all of the costs of UC SHIP. You may contact the UCSC Financial Aid Office at (831) 459-2963.

Learn more about UC SHIP at <http://healthcenter.ucsc.edu/billing-insurance/insurance-information-2016-17.html> **You can work to switch your Medi-Cal to Santa Cruz County.**

For Medi-Cal to cover you in Santa Cruz County, you need to change your permanent address to Santa Cruz County. To do this you must speak with your eligibility worker for Medi-Cal. Changing Medi-Cal to our county would work for the school year but may be a problem in the summer if you leave Santa Cruz. You could find that you need care at home but can only be seen in Santa Cruz. *For some students it is important to maintain their permanent address for other reasons.*

2. You can purchase a private insurance plan and drop Medi-Cal.

There are other suitable health insurance options that can be purchased that will meet the UC requirements.

Where to go with Medi-Cal in Santa Cruz (call first to verify eligibility and availability):

- Santa Cruz Community Health Centers 831-427-3500
- Planned Parenthood (Pacific Ave) 831-426-5500
- Salud para La Gente (Beach Flats Clinic and many locations in Watsonville) 831-423-0222

Don't get yourself in a mess with medical bills:

Speak with someone. Our insurance advocates, Diane Mesa, Astrid Shannon and Michelle Michaels are experts in medical insurance and can help answer questions about UC SHIP, and can help with any other insurance including Medi-Cal. Contact them by emailing insure@ucsc.edu. The Dean of Students Office can also be helpful (831-502-7031). Call someone, bring all the bills, statements and notices you've got and we will help you sort them out.

Consider CruzCare

If you successfully waived UC SHIP and do have providers in the area, you might consider purchasing CruzCare, which provides inexpensive pre-paid, convenient access to the SHC, and keep your local Medi-Cal. CruzCare costs \$100 a quarter and gives you unlimited visits for illness or injury at the SHC free of charge. While this is a great option, it does not take care of everything – it has some significant limitations. Any tests that we can run in our building (X-ray and limited Laboratory) are included in CruzCare. CruzCare does not cover medicines nor medical supplies. You could use your Medi-Cal card at any off-campus retail pharmacy. CruzCare does not cover mental health services. CruzCare only works at the SHC. If you have a serious health problem and need to be seen outside of the SHC, CruzCare will not work. In these cases you would need to use your Medi-Cal. For more information about CruzCare see: <http://healthcenter.ucsc.edu/forms/student-handbook/HC-749--CruzCare-2012-13-Enroll-Cancel-Form-7-2012.pdf>