

## MONEY MATTERS 2017-2018

### Paying For Care at the UCSC Student Health Center

**ELIGIBILITY FOR SERVICES:** All registered students are eligible for care at the Student Health Center (SHC) and *includes* graduated or non-returning students with the current UC Student Health Insurance Plan, UC SHIP.

**1.) Basic Fees\*** – Are charged for Office Visits for **illness/injury**, Student Health Center laboratory tests and X-rays. These fees are 100% covered by the UC Student Health Insurance Plan (UC SHIP) and CruzCare.

**2.) Other Charges\*\*** - Are billed to your student account and include: medications, Over-the-Counter items from the pharmacy, copays and coinsurance, medical supplies, special procedures (i.e. wart removal), lab tests sent out to the reference laboratory and elective care (i.e. immunizations): which includes physicals & clearances. **Note: Clearances are not covered by UC SHIP.** This is a partial list. For further information please contact our Billing Office.

**How does it work for me?** This depends on your health insurance. See below:

What Insurance Do You Have?	What Happens?
<b>UC SHIP</b> — UC Student Health Insurance Plan  <b>Note for UC SHIP: \$300 deductible DOES NOT apply at the SHC</b>	<b>*Basic Fees</b> — are 100% covered with no charge to student <b>All **Other Charges as listed above</b> —are applied to your AIS account. <ul style="list-style-type: none"> <li><b>UC SHIP</b>—no deductible at SHC, UC SHIP generally covers 85% of Other Charges; no deductible for prescriptions, just \$5/\$25/\$40 copay. Preventive immunizations covered 100%</li> </ul>
<b>Privately Insured (includes Medi-Cal) With CruzCare Access Plan</b>	<b>*Basic Fees</b> —are 100% covered with no charge to student <b>All **Other Charges as listed above</b> — are applied to your AIS account and you are responsible for paying these charges.
<b>Privately Insured (includes Medi-Cal) Without CruzCare</b>	<b>All *Basic Fees and **Other Charges</b> — are applied to your AIS account and you are responsible for paying these charges.

### WHAT WILL BE APPLIED TO MY UNIVERSITY ACCOUNT?

**For students with UC SHIP— All \*\*Other Charges (#2 above) will be applied as follows:**

Student Health Center and Pharmacy charges for copays, coinsurance, as well as *any services* not covered by UC SHIP are applied to your AIS account. **You are responsible for paying these charges.**

- Student Health Center Pharmacy prescription copays are \$0 (contraceptives), \$5 (generic), \$25 (name brand), \$40 (non-formulary) or \$60 (specialty). Copays are higher at outside pharmacies (\$0/\$10/\$40/\$60/\$80).
- UC SHIP**--\$300 deductible **does not** apply for services at the Student Health Center; UC SHIP generally covers 85% of Other Charges; no deductible for prescriptions, only your copay; no deductible for outside laboratory tests, just your 15% coinsurance.

**For Registered Students with Private Health Insurance (includes Medi-Cal) who have waived UC SHIP:**

- With CruzCare:** you are responsible for **All \*\*Other Charges** as listed above in #2.
- Without CruzCare:** you are responsible for **All \*Basic Fees and \*\*Other Charges** as listed above in #1 & 2.
- For All Private Insurance (includes Medi-Cal):** you are responsible for paying all Student Health Center charges on your AIS account. To seek reimbursement from your insurance carrier use the billing statement you can access via our secure Health e-Messenger from the Student Health Center to file your insurance claim. We do not know whether your insurance will reimburse you--please check with your private insurance carrier (includes Medi-Cal).

### Confidentiality:

- Student Health Center charges appearing on your student account will say only “Health Center” or “Pharmacy”.
- Each student is responsible for their AIS account. If you do not wish to have your visit fees to the Student Health Center applied to your account, you can opt to pay at the time of the visit.
- Statements sent to UC SHIP and the secure statements accessible to students with private health insurance will contain specific information about the services received. Please contact the billing office regarding any confidentiality concerns.

## Information for Students with Private Health Insurance (includes Medi-Cal) With or without CruzCare Pre-paid Access Plan

**All currently registered students** are *eligible* to use all of the UCSC Student Health Center services. There is no charge to consult with the triage nurse to assess your need for care and develop a plan to meet your needs. However, visits with clinicians will generate charges. For students with the University of California Student Health Insurance Plan (UC SHIP), visits for illness and injury at the Student Health Center are covered and will have no apparent fees. For students with private insurance (includes Medi-Cal) who purchased CruzCare, visits at the Student Health Center for illness or injury are covered by the quarterly fee and will have no apparent fees. For students with **private health insurance (or Medi-Cal) only** - fees for all visits are charged to your AIS account. The Student Health Center does not accept nor bill any private health insurance carrier. *NOTE: to waive UC SHIP with Medi-Cal, your Medi-Cal must work in Santa Cruz County and may need to be transferred from your community.*

Fees for services at the Student Health Center are set at reasonable and customary fee rates. However, many people are surprised to see how much it can cost to be seen. Even more frustrating is that, unfortunately, until you have been seen, we cannot give you an accurate estimate of the costs you may generate from a visit. The cost of a visit is determined by the complexity of the illness, any laboratory tests, X-rays, and procedures which may be necessary. Basic visit fees without laboratory tests, X-rays, supplies, or medications can be anywhere from \$100 to over \$300.

Fees from a visit will appear on your AIS account. You will be responsible for paying these fees. A statement of the services provided will be accessible to you (not your parents) electronically via our secure Health e-Messenger. Use this statement to submit to your own private health insurance company (or Medi-Cal) to see if they will reimburse you for some or all of the costs of the visit. We cannot tell you if your insurance will cover the visit fees. Some insurance plans will and some will not. Some insurance carriers cover the cost of care *only* if you use their preferred providers. UCSC Student Health Center is not a preferred provider in any plan. You need to contact your insurance carrier for further information.

### **CruzCare Pre-paid Access**

CruzCare pre-paid access is only for students who have private health insurance (includes Medi-Cal) **and** have successfully waived UC SHIP. CruzCare offers students a safety net of services at the Student Health Center. One visit in our Student Health Center will cost more than this pre-paid access, so it is a very economical choice.

For \$100 per quarter, students with CruzCare have unlimited visits at the Student Health Center for *illness or injury*. Fees for In-house laboratory tests and X-rays at the Student Health Center are fully covered by CruzCare. If you need more serious care or a service not provided at the Student Health Center, or if the laboratory test must go to an outside laboratory, or prescriptions are needed, then you will need to use your private insurance. **Preventive services, elective procedures (such as wart destruction), screenings and physicals (such as an annual woman's health exam or health clearances), are not covered by CruzCare.** This pre-paid access can be very important for students whose private health insurance is difficult to use in Santa Cruz, like Medi-Cal and Kaiser. For students with Kaiser, there are limited services in Santa Cruz, but more services in Scotts Valley and Watsonville.

For students with Medi-Cal, please refer to our Medi-Cal handout on our website to learn more about your ability to access care with Medi-Cal. To find out more about **your** Medi-Cal insurance, call the member service number on your Medi-Cal card.

You may wish to discuss this information with your parents prior to your visit. Please contact our billing department at [student.health.billing@ucsc.edu](mailto:student.health.billing@ucsc.edu) regarding your statement or our "Common Fees" sheet. If you have questions about the UC Student Health Insurance Plan (UC SHIP) or CruzCare, you may check our website at <https://healthcenter.ucsc.edu/billing-insurance/insurance-information-2017-18.html> or contact our insurance office at [insure@ucsc.edu](mailto:insure@ucsc.edu). If you were covered by insurance when you started the quarter but have lost that insurance, you need to reverse your waiver and enroll in UC SHIP. The insurance staff will be happy to assist you.