

MONEY MATTERS 2016-2017

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

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 University account. To seek reimbursement from your insurance company 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 company (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 his/her University account. If you do not wish to have your visit to the Student Health Center applied to your account, you can opt to pay at the time of the visit.
- Statements sent to student insurance and the secure statements accessible to students with private insurance will contain specific information about the services received. Please speak with the billing office regarding any confidentiality concerns.

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

All currently registered students are *eligible* to use all of the 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 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 for this program and will have no apparent fees. For students with **private insurance (or Medi-Cal) only** - fees for all visits are charged to your student account. The Student Health Center does not accept nor bill for any private insurance.

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 idea of the costs you may generate from a visit. The cost of a visit is determined by the complexity of the illness, any labs, X-rays, and procedures which may be necessary. Basic visit fees without labs, X-rays, supplies, or medications can be anywhere from \$100 to over \$300.

Fees from a visit will appear on your student 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 insurance company (or Medi-Cal) to see if they will reimburse you for 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 companies cover the cost of care *only* if you use their preferred providers. You need to contact your insurance company for further information.

CruzCare Pre-paid Access

The CruzCare pre-paid access plan is only for students who have private health insurance (includes Medi-Cal) **and** have successfully waived the school plan, UC SHIP. This plan 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 also a very economical choice.

For \$100 per quarter, students with CruzCare have unlimited visits at the Student Health Center for *illness or injury*. In-house Lab and X-ray fees at the Student Health Center are also fully covered by CruzCare. If you need more serious care or a service not provided at the Student Health Center, or if the lab test must go to an outside laboratory, or prescriptions are needed, then you will need to use your private insurance. **Preventative 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 insurance is difficult to use in Santa Cruz, like Medi-Cal and Kaiser. For students with Kaiser Insurance, the nearest Kaiser providers are located in the San Jose area.

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 regarding your statement or our "Common Fees" sheet. If you have questions about the Student Health Insurance Plan (UC SHIP) or CruzCare, you may check our website at <http://healthcenter.ucsc.edu/billing-insurance/insurance-information-2016-17.html> or contact our insurance office at 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 our plan. The insurance staff will be able to assist you.