



2020-2021

Health Insurance and the Student Health Benefits Plan



Greetings!

Student Health Insurance Office

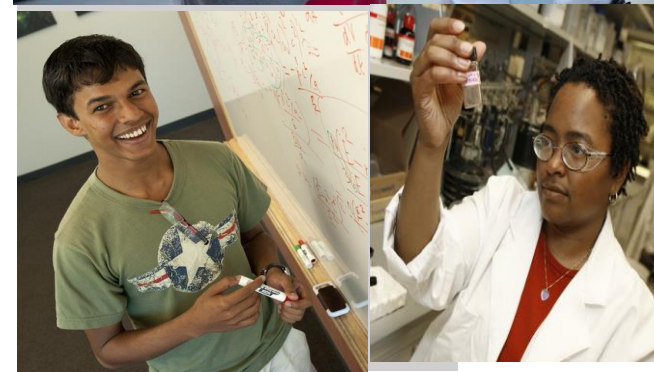
Separate department within
the Office of Student Life

shi_info@osu.edu

614-688-7979

Mon – Fri 8am-5pm

shi.osu.edu





Today's Agenda

Health Care versus Health Insurance

- General overview of how health insurance works and key terms to understand

Ohio State Student Health Insurance Benefits Plan

- What it Covers
 - Review of Commonly Used Services
- How to Best Use the Benefits Plan
 - Provider Networks – Reduce out of pocket costs
- Next Steps – Names to Know, Things to Do
- Resources



Health care versus Health insurance

- **Health Care** – services provided by trained and licensed professionals to maintain or restore your physical and emotional health and well being.
- **Health Insurance** – an agreement between you and an insurance company whereby the company agrees to pay for some or all of certain health care costs, and you agree to pay the premium and any other defined amounts.

Health insurance has it's own language

- **PREMIUM = Cost to purchase** or have health insurance. It's what you pay to be covered by your health insurance



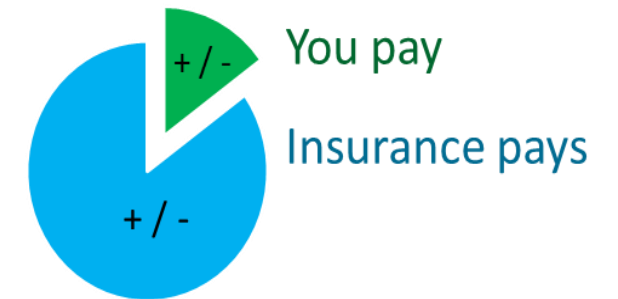


Health care versus Health insurance

After you receive health care, your health insurance policy will reimburse your provider (doctor, hospital, etc.) for some but not **all** of the cost of this care.

Deductible, Coinsurance, Copay, Out of pocket maximum = Cost to use health insurance

It's what you pay to use your health insurance. Often called **out of pocket cost**.





Health care versus Health insurance

Co-pay: Amount you pay on same day as service.

A flat amount - examples: \$15, \$20,

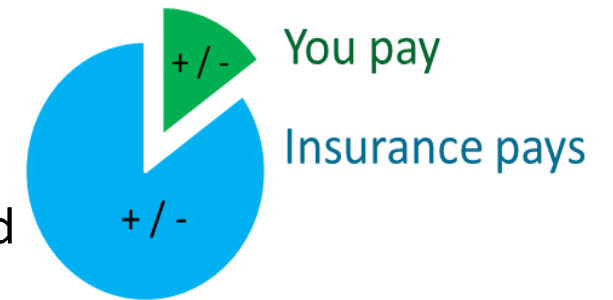
Co-insurance: Percent you pay of total service cost.

Billed after you use service. Examples: 10%, 20%, 30%, 50%

Deductible: Specified dollar amount you owe as you start using covered services. You pay full cost until you reach this amount, and then insurance pays its share for any future service. Applies to policy year. Examples: \$100, \$500

Out-of-Pocket Maximum The most you will pay out of pocket for services each policy year. Examples include: \$2700 in-network, \$6000 out of network

[shi.osu.edu > Health Insurance Literacy Tools > Terminology Translator](https://shi.osu.edu/HealthInsuranceLiteracyTools/terminologytranslator)





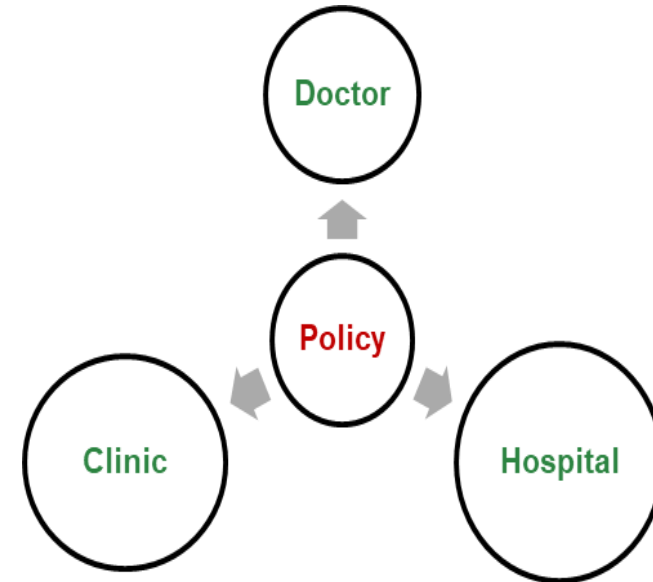
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The policy defines the covered services



Health Insurance – How it works – other key terms

- Most insurance policies use **Provider Networks** to help lower out of pockets costs for their members.
- Provider networks establish contracts with doctors, clinics and hospitals to provide care at an agreed upon and often lower cost.
- Finding and **using a network provider will help keep your out of pocket expenses lower.**





Health Insurance – How it works other key terms

Claims Process

- Providers submit medical claims to the insurance company for payment of services.
- Insurance companies process claims and pay the providers.
- Providers and members receive an **Explanation of Benefits (EOB)**.

EXPLANATION OF BENEFITS

A statement saying who pays for what and how much. **THIS IS NOT A BILL**



Health Insurance – How it works other key terms



Prescription medications = **FORMULARY**

- A **formulary** is a list of generic and brand name prescription drugs covered by your health plan
- Your health plan may only help you pay for the drugs listed on its formulary
- The Student Health Benefits plan benefit uses the HealthSmart RX formulary organized by how much the plan will pay:
 - Generic 90% (member pays 10% coinsurance)
 - Formulary Brand 80% (member pays 20% coinsurance)
 - Non-Formulary Brand or Dispense-As-Written 50% (member pays 50% coinsurance)



Student Health Insurance Benefits Plan

University Insurance Requirement

- Students at all campuses of The Ohio State University are required to have health insurance if they are enrolled at least half-time and in a degree program of study. Students who are designated by the University as International and enrolled in any credit hours are required to purchase the Ohio State Student Health Insurance Benefits Plan.
- Students are at high risk for illness, injury, accidents, depression and anxiety – and are more likely to postpone care.
- Health Insurance helps by providing more affordable, convenient and quality care.
- Health Insurance also helps by reducing unexpected medical bills that can disrupt your academic progress.





Ohio State Student Health Insurance – Understanding Your Benefits



PREVENTIVE CARE

MEDICAL CARE

MENTAL HEALTH CARE

PRESCRIPTION MEDICATIONS

VISION CARE

DENTAL CARE

2020-2021 Dates:
August 18, 2020
to
August 16, 2021

shi.osu.edu > About the SHI Benefits Plan > 2020-21 Benefit Details



Student Health Insurance - Understanding Your Benefits



PREVENTIVE CARE: Routine screenings and exams when you are not sick. i.e. immunizations, annual wellness exam, women's wellness exam and your annual flu vaccine.

- Annual Wellness Exam – 1 per plan year covered at 100%
- Women's Wellness Exam – 1 per plan year covered at 100%
 - Women's cancer screening test when recommended
- ACIP Recommended Immunizations – covered at 100%
 - All OSU required immunizations covered at 100%



WHAT IS COVERED – Understanding Your Benefits

MEDICAL CARE: Inpatient and outpatient provider visits, diagnostic lab and x-ray, and other services related to the diagnosis and treatment of covered conditions.

- Most routine medical care can be received at Student Health Services (SHS) with no deductible, copay or coinsurance for most services.

MENTAL HEALTH CARE: Inpatient and outpatient counseling to help you better manage your mental health.

- Psychotherapy and psychiatry sessions can be received at Counseling and Consultation Service (CCS) with no deductible, copay or coinsurance for most services.



WHAT IS COVERED – Understanding Your Benefits

PRESCRIPTION MEDICATIONS: Coverage for most medications when prescribed by your provider. SHI Benefits Plan uses the HealthSmart National Preferred formulary. Specialty medications have a separate formulary and coverage and must be filled at Accredo pharmacy.

Locations:

- Wilce Student Health Center Pharmacy
- Any HealthSmartRX Network Pharmacy

Your copay (\$10 minimum):

- 10% Formulary Generic Drugs
- 20% Formulary Brand Drugs
- 50% Non Formulary Drugs



WHAT IS COVERED – Understanding Your Benefits

DENTAL CARE: Routine dental cleaning and exam.

Locations:

- Student Health Services or OSU College of Dentistry Student Clinic
- Delta Dental Network provider

Benefits:

- Campus providers = \$17 copay for routine cleaning and exam, basic procedures, coinsurance for other services
- Dental Network provider = coinsurance for services
- \$750 maximum benefit per plan year

Pediatric dental covered under the medical portion of the policy. Contact SHI for additional details.



WHAT IS COVERED – Understanding Your Benefits

VISION CARE: Routine vision exam.

Locations:

- Student Health Services (SHS) or OSU College of Optometry (COO)

Benefits:

- One (1) per plan year
- \$15 copay for routine vision exam
- \$100 allowance for prescribed glasses or contact lenses (**only at SHS or COO**)
- Discount on prescribed eyeglass frames or lenses (**only at SHS or COO**)

\$20 copay and other out of pocket costs may apply at all other locations



PROVIDER NETWORK – Reduce Out of Pocket Costs



- **Finding and using a network provider will help keep your out of pocket expenses lower.**
- See this illustration of how your out of pocket cost can increase if you choose to go to a provider in Tier 3 or 4 for medical, mental health, or vision services.

You can reduce your cost responsibility if you choose providers in Tier One or Tier Two.



TIER ONE (Enhanced)	TIER TWO (Preferred Providers)	TIER THREE (In Network)	TIER FOUR (Out of Network)
Student Health Services at Wilce Student Health Center	In Franklin County: OSU Health Plan Network Outside Franklin County: UHC Options PPO Network	In Franklin County: UHC Options PPO Network but not OSU Health Plan Network	All other providers

Your out-of-pocket costs increase at providers in Tiers Three and Four.



PROVIDER NETWORK – Reduce Out of Pocket Costs



TIER 1 (\$) - located on campus and can provide most care **with low or no out of pocket costs*** to members. You will be able to get most of the care you needs at one of these locations:

- Student Health Services (SHS) at the Wilce Student Health Center (Medical, Dental, Vision)
- Counseling and Consultation Services (CCS) (Mental Health)
- OSU College of Dentistry **Student** Clinic (Dental)
- OSU College of Optometry (Vision)

*** Deductible, copay and coinsurance amounts for medical services are waived at SHS. Dental and Vision service copay apply.**



PROVIDER NETWORK – Reduce Out of Pocket Costs



TIER 2 (\$\$) – you can also use providers in the **OSU Health Plan Network** (on or near campus, **in the Columbus/Franklin County Ohio area**) or **UHC Options PPO Network** when outside the Columbus/Franklin County area. The UHC Options PPO Network has in network providers across the country.

Services provided by Tier 2 providers **have out of pocket** costs such as **deductible, copay and coinsurance amounts.**

These locations include but are not limited to:

- AfterHours Care at Martha Morehouse
- Ohio State University Wexner Medical Center physician practices throughout central Ohio
- Ohio State University Wexner Medical Center Hospital and Emergency Room
- OSUHealthPlan Network providers throughout central Ohio



PROVIDER NETWORK – Reduce Out of Pocket Costs



TIER 3 (\$\$\$) – the In Network benefit is applied to UHC Options PPO Network providers in the Columbus/Franklin County Ohio area.

TIER 4 (\$\$\$\$) – all providers not in the OSU Health Plan or UHC Options PPO Network are considered Out of Network.

Services provided by Tier 3 & Tier 4 providers **have INCREASED out of pocket** costs such as **deductible, copay and coinsurance amounts**. These providers will result in the **highest out of pocket cost** for the student and should only be used in emergencies or when no other option is available.

shi.osu.edu > Find a Provider/Pharmacy



HealthCare - Where To Go For Care

PRIMARY CARE : Preventive, routine and low urgency symptoms

- Preventive care, annual health screenings and immunizations
- Cold, flu, sore throat
- Ear, sinus, respiratory, bladder infection
- Bug bites, poison ivy, minor burns
- Lab tests (pregnancy, strep, flu)
- Management of chronic health conditions

(copay or coinsurance may apply)



HealthCare - Where To Go For Care

Afterhours/Urgent Care locations HealthiestYou – telehealth provider

Medium Urgency - non-life threatening injuries, illnesses or symptoms, and other health care needs when a patient's regular physician isn't available, such as evenings and weekends

- Non-life-threatening cuts or burns
 - Minor sprains or strains
 - Sutures (stiches)
 - Urgent X-rays
 - Check provider network for locations
- (deductible, copay, coinsurance may apply)

HealthiestYou provides 24/7 access to licensed medical and mental health doctors and providers regarding diagnosis and treatment of many illnesses (no out of pocket cost)



HealthCare - Where To Go For Care

EMERGENCY DEPARTMENT

High Urgency- examples include but are not limited to:

- Difficulty breathing or shortness of breath
- Fainting, sudden dizziness or weakness
- Changes in vision
- Sudden or severe pain
- Uncontrolled bleeding
- Severe or persistent vomiting or diarrhea
- Disclaimer: this is not an all inclusive list. If your symptoms are not listed but you are experiencing a medical emergency, **CALL 911**.
- ***If you are experiencing a medical emergency***, please **CALL 911** to have an emergency vehicle transport you to the nearest emergency department.
- Deductible, copay, coinsurance may apply



Medical and Travel Assistance

Medical and Travel Emergency Assistance (24 x 7) - Provided by UnitedHealthcare Global

- Visit www.uhcsr.com/uhcglobal
- Information is on your ID card



IMPORTANT: Call UnitedHealthcare Global
BEFORE you go or utilize

shi.osu.edu > [About the SHI Benefits Plan](#) > [2020-21 Benefit Details](#)



Student Health Insurance Benefits Plan

Enrollment

When does my automatic Student Health Insurance enrollment occur?

- After you register for classes in Buckeye Link, the SHI fee will appear on your Statement of Account within 1-2 business days.
- The coverage level defaults to Student Only. Those students that wish to **add a qualified dependent**, must update the coverage level **before published deadlines**.
- Domestic students complete the select/waive process before the published deadlines.

To enroll or make changes after the deadline, please contact the SHI office.



Student Health Insurance Benefits Plan



Enrollment

- Autumn automatic enrollment **remains in effect year round** if you remain enrolled in eligible classes.
- **Spring enrollment** in the plan, **includes Summer Term** – no need to be enrolled in classes for Summer Term.

Qualifying Events: A Qualifying Event (sometimes called a Life Event) is a life change that may allow you to add or remove insurance coverage for you or your dependents outside of regular enrollment periods. Most insurance carriers including SHI, require you to provide documentation of the event. –visit our website for list (new baby, marriage, aging off parent’s coverage, etc.)

- If you experience a Qualifying Event you will need to submit a “Coverage Status Change Form” and proof of the QE to the Student Health Insurance Office **within 31 days of the Qualifying Event.**

- <http://www.shi.osu.edu/important-forms>



Student Health Insurance Benefits Plan

In order to use the coverage, the **fee must be paid in full.**

Fee and Payment

- The SHI Fee is posted to your Statement of Account two (2) times per year – **Autumn and Spring.**
- The fee is due the same day as other university fees. Payment is made to the university bursar through your Buckeye Link account. Payment options include the Tuition Option Payment Plan (TOPP) – paid in 4 monthly installments.

Fee on your Statement of Account confirms your coverage

Fee = Your “premium”

THE OHIO STATE UNIVERSITY		STATEMENT OF ACCOUNT	
		Autumn	
Instructional Fee Pharm Prof	07/19/2016	08/16/2016	\$10,400.00
General Fee Pharm Prof	07/19/2016	08/16/2016	\$184.00
Student Activity Fee Prof	07/19/2016	08/16/2016	\$37.50
Non-Res Fee Pharmacy Prof	07/19/2016	08/16/2016	\$10,764.00
COTA Bus Service Fee	07/19/2016	08/16/2016	\$13.50
Student Legal Svcs Annual Fee	07/19/2016	08/16/2016	\$40.00
Recreational Fee	07/19/2016	08/16/2016	\$123.00
Student Union Facility Fee	07/19/2016	08/16/2016	\$74.40
Acceptance Fee	07/19/2016	08/16/2016	\$25.00
Health Insurance Student Only	03/25/2016	08/16/2016	\$1,377.00
Refund	07/19/2016	08/16/2016	\$4,787.00
Acceptance Fee Payment	08/17/2016	08/15/2016	\$5,354.60
PHP Tuition Deposit	08/15/2016		\$25.00
OSU Scholarship in Pfr	03/25/2016		\$500.00
Federal Direct HP Unsub Loan	03/25/2016		\$500.00
Federal Grad PLUS Loan	08/14/2016		\$16,324.00
			\$15,831.00



Student Health Insurance Benefits Plan

Fee Payment via Graduate Subsidy

- If your department pays 85% of your fee, the remaining 15% will be deducted from the first four (4) monthly paychecks of the semester.
 - Sep, Oct, Nov, Dec | Jan, Feb, Mar, Apr
- Contact Buckeye Link at 614-292-0300 or buckeyelink@osu.edu



NEXT STEPS – Things to Do

UnitedHealthcare StudentResources

Search

Login to My Account

The Ohio State University

ID CARD FIND PROVIDERS • FIND PHARMACY • HELPFUL LINKS •

Welcome to your student health insurance plan page.
details, including benefits and rates, please refer to the Plan Information section below.

[Additional Info](#)

<https://www.shca.com/>



NEXT STEPS – Names to Know

KNOW OUR PARTNERS: Here are some names to know.



OSU HEALTH PLAN

- **UHCSR** underwrites the plan.
- **HealthSmart and HealthSmart Rx** administer the medical and pharmacy benefits.
- **Delta Dental** administers the dental benefits.
- **OSU Health Plan** manages the Provider Network.
- **HealthiestYou** provides online access to medical and mental health providers.



NEXT STEPS – Things to Do

GET A COPY OF YOUR INSURANCE ID CARD – You can access your card through the **UHCSR app** on your mobile device, or through the **UHCSR online portal**.

YOUR ID CARD IS PROOF OF INSURANCE - Many doctors will ask to see a copy before your appointment. It's a good idea to carry your member ID card – or an electronic version – with you at all times.

shi.osu.edu > Member ID Cards

VERIFY YOUR CURRENT ADDRESS IN MY BUCKEYE LINK – Our partners may contact your through U.S. Postal Service (USPS). Having a correct mailing address on file, helps deliver these important notifications.

buckeyelink.osu.edu



NEXT STEPS – Things to Do

REVIEW AND RESPOND TO ALL REQUESTS FOR INFORMATION – Don't ignore requests from our office or our partners. Failure to promptly respond to requests may delay access to your benefits.

REVIEW ANY EXPLANATION OF BENEFITS (EOB) – Our claims administrator, HealthSmart, will send you an electronic EOB for any claims processed for your medical services (no EOBs are generated for services at SHS). An Explanation of Benefits is a review of how the insurance claim submitted by your provider has been processed – including any amount you may owe for the service. **The EOB is not a bill and you do not need to make payment to HealthSmart. Any amount due is paid to the provider.**

PAY ANY DEDUCTIBLE, COPAY OR COINSURANCE AMOUNTS DUE – Review and pay any statement (bill) from your healthcare provider. The amount due from your provider should match the patient responsibility amount shown on the EOB for that service.



A few questions.....

Who do I contact if I have questions about my coverage?

- Review the plan materials [on shi.osu.edu](https://on.shi.osu.edu)
- Contact Student Health Insurance Phone: 614-688-7979 | shi_info@osu.edu
- Contact HealthSmart Benefits Solutions if you have specific questions about medical benefits : HealthSmart Customer Service: 844.206.0374
- Contact HealthSmart Rx if you have questions about prescription medication coverage
HealthSmart Rx: 800-681-6912
- Contact Delta Dental for questions about Dental coverage : Delta Dental: 800-524-0149

What happens after I meet my deductible?

- Once you meet your deductible, you usually pay only a copayment or coinsurance for covered services. Your health insurance company pays the rest according to the schedule of benefits.



A few questions.....

How do I know if a doctor accepts my insurance before I meet with them?

There are several ways:

- Look up the doctor, practice, specialty or pharmacy on the “Find a Provider/Pharmacy” tab on the SHI website
- Call your doctor's office and ask for your doctor's specific tax ID number and call HealthSmart Benefit solutions and give them this information. They'll be able to tell you whether or not your doctor is in-network

How do I know if a prescription is covered by my insurance?

- Review the formulary listed on the SHI website, or call HealthSmart Rx: 800-681-6912

How can I find out how much a prescription will cost me?

- Call HealthSmart Rx: 800-681-6912



A few questions.....

How do I know if a service or procedure is covered?

- Contact HealthSmart Benefits Solutions. They will review your benefits in detail, and let you know if the procedure needs prior authorization before you have it

When do I need a referral to see a doctor?

- The Student Health Benefits plan is a PPO model and does not require referrals. However, some specialty physicians may ask that you get a referral from your primary care provider before making an appointment with them.



Other questions?




RESOURCES – It's All Here!

REVIEW OUR WEBSITE FOR ADDITIONAL INFORMATION

OFFICE OF STUDENT LIFE
STUDENT HEALTH INSURANCE

- Home
- About the Health Insurance Requirement
- About the SHI Benefits Plan
- About WilceCare Supplement
- Orientation
- Rates, Dates, and Deadlines
- For International Students
- Select / Waive Instructions
- Member ID Cards
- Find a Provider
- Important Forms
- Health Insurance Literacy Tools



What We Do
We manage the university's requirement and provide options to meet it. We support students to make informed health insurance choices so they can help protect their academic progress from disruptive health care costs.

What We Offer
The SHI Benefits Plan is medical, mental health, prescription, vision and dental benefits with local, national, and international coverage. WilceCare Supplement is pre-paid illness and injury care at the Wilce Student Health Center.

About the SHI Benefits Plan

For International Students

Find a Provider



RESOURCES

WE CAN HELP

- Student Health Insurance
shi.osu.edu – See our [FAQ page](#)
- Student Health Services - Advice Nurse (SHS)
- Counseling and Consultation Service (CCS)
- HealthiestYou – online access to doctors and counselors
- Student Wellness Center at RPAC



THANK YOU!

Student Health Insurance

shi_info@osu.edu

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