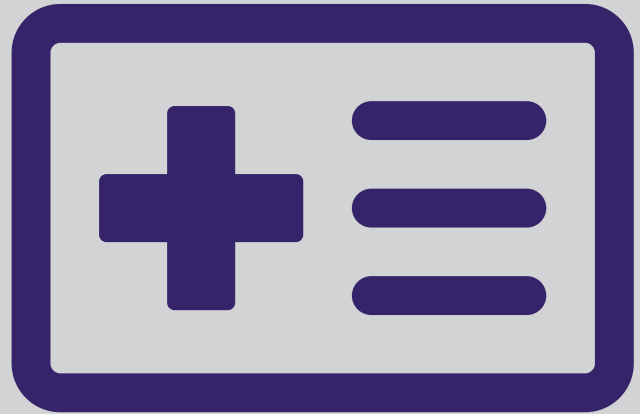


UW STUDENT HEALTH INSURANCE GUIDE

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INSURANCE 101

WHAT IS HEALTH INSURANCE?

Health insurance protects you from paying the full cost of health care. It is a contract between you and your insurance company. Many college students have private insurance plans, which have out-of-pocket costs like premiums, deductibles, and co-pays. Other students have Medicaid (Apple Health), a free government insurance for eligible low-income people.

UW & HEALTH INSURANCE

The University of Washington offers health insurance to two student groups: **international students** (J1 and F1 student visa holders only) and **certain graduate student employees**. UW does not offer health insurance to domestic students (US citizens and legal permanent residents, along with DACA and undocumented students) who are not graduate employees.

INSURANCE TERMS

In-network provider is a health care provider, clinic, or facility that has a contract with your health insurance company. You will pay less out-of-pocket when you visit an in-network provider. Also known as “contracted provider.”

Out-of-network provider is a health care provider, clinic, or facility that does not have contract with your health insurance company. You will likely pay much more out-of-pocket when you visit an out-of-network provider and will be required to pay for otherwise covered preventive care services (i.e., birth control, vaccines).

Deductible is the amount of money you pay out-of-pocket over a designated period of time (i.e., one academic quarter, one year) before your insurance begins to cover the cost of services.

Coinsurance is the percentage of the cost of your care that your insurance requires that you pay. For example, your insurance might cover 90% of the cost, leaving you to pay the remaining 10%. You usually do not pay this at the time of your appointment, but receive a bill later.

Copay is a flat fee that you are charged at the time of service (i.e., doctor’s appointment, picking up medication at a pharmacy). For example, you may have a \$20 monthly copay for certain types of medications.

Preventive care is group of services that your insurance must cover 100% when you visit any in-network provider. Includes all birth control methods and many vaccines.

INSURANCE & HEALTH CARE CHECKLIST

- If you have health insurance, complete the Know Your Benefits worksheet (page 3) by calling your insurance company and visiting their website
- If your insurance does not provide coverage in Seattle, or you are uninsured, make arrangements (see pages 4 & 5)
- Carry your insurance card with you at all times, and take a picture of the front and back of it with your phone
- If you have ISHIP or GAIP, set up an account on the Lifewise portal (see page 6 for links) and review your insurance plan's benefit booklet
- Identify providers that are contracted with your health insurance (page 5) and document them for future reference
- If you would like a family member to have access to your medical record, complete a release of information form with any Seattle provider(s)
- If you have any ongoing medical conditions, establish care by scheduling an appointment with your chosen primary care provider and arranging for records transfer
- If you have any ongoing mental health concerns, or would like to see a therapist regularly, work to identify and schedule your first appointment with a mental health provider before the quarter begins and stress levels rise.

GET INSURANCE HELP

International students - stdins@uw.edu (206) 543-6202
Domestic students - hhpccweb@uw.edu | (206) 616-8476
wahealthplanfinder.org | (855) WA-FINDER (855-923-4633)

KNOW YOUR BENEFITS WORKSHEET

Call your health insurance company (customer service number will be on your insurance card) to complete this worksheet.

Insurance company name and phone number:	
Name of representative & date of call:	
Is UW Medicine/Hall Health Center/UW Physicians (tax ID number 91-1220843) contracted with my insurance? <i>Note: You may be asked to provide an NPI number, in which case you can use our Medical Director's: 1265518989 (Dr. William Neighbor)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the Hall Health Pharmacy and Lab (tax identification number 91-6001537) contracted with my health insurance?	
Where/how can I find a complete list of contracted providers?	
Do I have any deductibles? For which services do they apply? How much are they?	
Do I have to pay coinsurance (% of the cost of care)? How much is it?	
What is the maximum out-of-pocket cost I would pay each year?	
What are my outpatient mental health benefits? What portion of the cost must I pay (i.e., to see a therapist)?	
Is intensive outpatient or inpatient mental health treatment covered? What portion of the cost must I pay?	
Do I need prior authorization or a referral for any services?	
What is my dental coverage?	
What is my vision coverage?	

GETTING HEALTH INSURANCE IN WASHINGTON

DOMESTIC STUDENTS

UW does not offer health insurance to domestic students. A domestic student is defined as any US citizen, green card holder, or undocumented student. UW does not require domestic students to have health insurance.

APPLYING FOR HEALTH INSURANCE ON THE EXCHANGE

Most students can apply for health insurance via Washington State's online health insurance exchange, Washington Health Plan Finder. Undocumented students are the only group who are not eligible to use the exchange. Two types of insurance are available:

- > **Medicaid (Apple Health)** - Medicaid is a government health insurance program for low-income Washington State residents (see definition below) who are US citizens, or green card holders of more than five years. You can apply any time of year for Medicaid.
- > **Private insurance** - Private insurance plans on the exchange have out-of-pocket costs. Depending on your income and other factors, you may be eligible for help with these costs. Undocumented people are the only group ineligible to apply for private insurance. Many students will be eligible to apply outside of the open enrollment period (11/1/18-12/15/18) because they have recently moved, lost health insurance, or experienced other life events that qualify them for a special enrollment period.

HOW TO APPLY

Apply online at wahealthplanfinder.org OR call (855) 923-4633 about a week before you arrive in Seattle (if relevant) or before your existing health insurance ends, using a local address (residence hall is fine) and estimate of your current income. You will need to choose an insurance plan at the end of the application (see page 7) If you need help choosing a plan, see page 2 for assistance options.

IMPORTANT: RESIDENCY & INSURANCE

Residency for the purpose of applying for health insurance is **defined differently** than for UW tuition.

To be considered a resident of Washington State, you must have a local address (dorm is fine) and intend to stay in Washington after school. If you apply for insurance as a non-resident, you will not be eligible for Medicaid (Apple Health) or government subsidies to help with the cost of private insurance.

STUDENTS WITHOUT COVERAGE

OUT-OF-STATE STUDENTS

Some out-of-state families and students may find that it is not affordable to get coverage in both their home state and in Washington. Many out-of-state plans will provide only emergency coverage in Washington. Complete the “Know Your Providers” section below and identify affordable providers near UW.

UNDOCUMENTED STUDENTS

Because immigration status is a criterion for eligibility to use Washington Health Plan Finder, undocumented students have a difficult time getting insurance coverage. Complete the “Know Your Providers” section below to identify affordable providers near UW.

KNOW YOUR PROVIDERS

Identify providers that are contracted with your insurance using your insurance company’s online database or by calling your insurance company (see **Know Your Benefits, page 3**) and note them below. If you don’t have insurance, choose community health centers that offer low-cost care, such as Neighborcare or Country Doctor, and note them below. Hall Health can help you find affordable providers (see page 2 for contact information).

HEALTH CARE NEED	WHERE YOU WILL GO
If I need primary/routine care (vaccines, birth control, cold/flu care, etc.), I’ll go to...	
If I have an urgent medical need after hours, I’ll go to...	
If I need a prescription filled, I’ll go to...	
If I need mental health care , I’ll go to...	

UW INSURANCE PLANS, KAISER, TRICARE, AND UNITED

THE GRADUATE APPOINTEE INSURANCE PLAN (GAIP)

The Graduate Appointee Insurance Plan (GAIP) covers many graduate student employees. You can find information about benefits, as well as search for in-network providers on the Lifewise GAIP website (student.lifewiseac.com/uw/gaip). GAIP waives the \$75 quarterly deductible and 10% coinsurance only at Hall Health, up to \$1000.

INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)

The International Student Health Insurance Plan (ISHIP) covers J1 and F1 student visa holders only. You can find information about benefits and find in-network providers at student.lifewiseac.com/uw/ship. ISHIP waives the \$100 quarterly deductible for most services only at Hall Health and covers 75% of the cost. You pay 25% of the cost.

KAISER

Most Kaiser Permanente plans only cover the cost of going to Kaiser facilities. There are two Kaiser locations near UW. Students can be seen for urgent needs, vaccinations, and more at the Kaiser Care Clinic at Bartell Drugs in University Village, within walking distance of campus.

TRICARE

For non-active duty service members and their families, Tricare Prime and Tricare Select covers the cost of visiting UW Medicine or Hall Health Center for primary and specialty care. If you have Tricare Prime and would like to be seen at Hall Health Center, you will need to make us your primary care provider by calling Tricare at 1-844-866-9378.

UNITEDHEALTHCARE

Many in-state UnitedHealthcare plans are contracted with UW Medicine/Hall Health Center for medical care. However, these plans do not cover the cost of mental health services at Hall Health or elsewhere in the UW system. If you have an UnitedHealthcare Apple Health plan and would like to visit Hall Health for mental health care, you can switch to Molina, Amerigroup, or Coordinated Care by calling the Health Care Authority at 1-800-562-3022. You must make your request to change plans by the 20th day of the month to have the new plan activated by the 1st of the following month.

CONTRACTED INSURANCE PLANS

UW Medicine and Hall Health are contracted with hundreds of insurance plans. **The only way to know for sure if your plan is contracted is to complete the Know Your Benefits worksheet (page 3).**

PRIVATE INSURANCE PLANS ON WASHINGTON'S EXCHANGE

For 2019, the following categories of plans listed on wahealthplanfinder.org are contracted with UW Medicine/Hall Health:

- > BridgeSpan
- > Premera
- > Lifewise Health Plan of Washington
- > Molina

APPLE HEALTH (MEDICAID) MANAGED CARE PLANS

For the 2018-19 period, the following Apple Health managed care plans are contracted with UW Medicine/Hall Health:

- > Molina
- > Amerigroup
- > Coordinated Care
- > UnitedHealthcare (not contracted for mental health)

Note: You can change your Apple Health Managed Care plan by calling the Health Care Authority at 1-800-562-3022.

OTHER PLANS

The following commercial insurers are contracted with UW Medicine/Hall Health. **This does not necessarily mean your specific plan will provide coverage. Complete the Know Your Benefits worksheet (page 3).**

- > Aetna
- > BlueCross BlueShield
- > BridgeSpan Health
- > CIGNA
- > Lifewise
- > Premera Blue Cross
- > Regence Blue Shield
- > UnitedHealthcare