HUSKY HEALTH CENTER
INSURANCE GUIDE

HUSKY HEALTH CENTER
UNIVERSITY of WASHINGTON

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***NOTE:** *General educational information only. This resource does not determine eligibility, exemption status, network participation, or coverage for a particular service.*

INSURANCE 101

WHAT IS HEALTH INSURANCE?

Health insurance can be very confusing, but it is important! Insurance protects you from unexpected expenses related to healthcare so you can stay healthy and focus on your studies. Many students have private insurance or **may be eligible to stay on a parent or family member's plan until age 26,** which may have out-of-pocket costs. Other students may be eligible for government-funded health insurance plans like Medicaid (Apple Health in Washington). Regardless of your insurance status, the Husky Health Center team is here to help you! This guide answers common questions about health insurance and how to use it while you are a student at the University of Washington.

INSURANCE TERMS

In-network provider: 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: A health care provider, clinic, or facility that does not have a 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 services (i.e., birth control, vaccines).

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

Coinsurance: 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 coinsurance at the time of your appointment, but receive a bill later.

Copay: 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: A group of services that your insurance covers at 100% when you visit any in-network provider. This usually includes annual check-ups, most birth control methods and many vaccines, including the flu vaccine.

TYPES OF INSURANCE AVAILABLE FROM UW

The University of Washington offers two health insurance programs to eligible students: The International Student Health Insurance Plan (ISHIP) for **international students** (J1 and F1 student visa holders only), and the Graduate Appointee Insurance Plan (GAIP) for **certain graduate student employees**. Students on the ISHIP and GAIP have specific benefits at Husky Health Center, and while UW does not offer a health insurance plan for other students, chances are good that you can use the insurance you do have at Husky Health Center.

INSURANCE & HEALTH CARE CHECKLIST

- ☐ If you have health insurance, complete the Know Your Benefits worksheet (page 4) 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 7 for links) and review your insurance plan's benefit booklet
- ☐ Identify providers that are contracted with your health insurance (page 8) 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

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 (including university housing) 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.

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/Husky Health Center/UW Physicians (tax ID number 91-1220843) contracted with my insurance?	☐ Yes ☐ No
Are the HHC Lab and Rubenstein Pharmacy (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 for medical and mental health care (% 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?	
Do I have any copays?	
What is my dental benefit?	
What is my vision benefit?	

GETTING HEALTH INSURANCE IN WASHINGTON

DOMESTIC STUDENTS

UW does not offer health insurance to most domestic students. This generally includes any US citizen, green card holder, or undocumented student who is not otherwise eligible for the ISHIP or GAIP. UW does not require domestic students to have health insurance as a condition of enrollment at the university, but it is HIGHLY RECOMMENDED.

APPLYING FOR HEALTH INSURANCE ON THE MARKETPLACE

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

> **Medicaid (Apple Health)** - Medicaid is a government health insurance program for eligible 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 students are ineligible to apply for private insurance. Many students will be eligible to apply outside of the open enrollment period (usually November 1st - December 15th) because they have moved or lost health insurance in the last 60 days, which qualifies them for a special enrollment period.

HOW TO APPLY

Call the health insurance navigators at Public Health-Seattle & King County to apply at 800.756.5437 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 8). If you need help choosing a plan, see page 7 for assistance options, such as contacting one of our insurance navigators.

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.

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 Benefits worksheet (page 4) or contact our insurance navigators (206-685-1011) to learn more about your coverage.

ADDITIONAL RESOURCES

Currently enrolled University of Washington Seattle campus **students with or without insurance both receive** tremendous benefits thanks to the services and activities fee, including:

> Zero out-of-pocket expense for first office visit per quarter (more information on page 10)
> Consultation with insurance navigators
> Counseling on sexually transmitted infections, contraception, and reproductive health with patient health care advocate.
> Safer sex and harm-reduction supplies (condoms, lube, naloxone, sharps containers, fentanyl test strips)

UNIVERSITY OF WASHINGTON

S+AF

SERVICES + ACTIVITIES FEE

UW INSURANCE PLANS

GRADUATE APPOINTEE INSURANCE PLAN (GAIP)

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

INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)

The International Student Health Insurance Plan (ISHIP) covers J1 and F1 student visa holders while they are students at the university. You can find information about benefits and find in-network providers at student.lifewiseac.com/uw/ship. ISHIP waives the $125 quarterly deductible for all services only at Husky Health and covers 75% of the cost of medical services. You pay 25% of the cost. ISHIP covers 100% of the cost of mental health services.

PROFESSIONAL STUDENT HEALTH INSURANCE PLAN (PSHIP)

The PSHIP (Professional Student Health Insurance Plan) is available to students enrolled in and participating in a defined program of study within one of the following schools: School of Public Health, School of Dentistry, School of Law, School of Medicine, School of Nursing, School of Pharmacy, or School of Social Work, and who is actively attending and/or participating in classes and/or their program study requirements.

Note: GAIP, ISHIP, and PSHIP programs are not administered by Husky Health Center, but if you have questions about your benefits and coverage under these plans, please contact our office for assistance.

CONTRACTED INSURANCE PLANS

UW Medicine and Husky 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 4).**

PRIVATE INSURANCE PLANS ON WASHINGTON'S MARKETPLACE

The following companies listed on wahealthplanfinder.org are contracted with UW Medicine/Husky Health for 2024-25:

- Premera
- United Healthcare (UHC)
- Molina
- BridgeSpan

APPLE HEALTH (MEDICAID) MANAGED CARE PLANS

The following Apple Health managed care plans are currently contracted with UW Medicine/Husky Health:

- Molina
- Amerigroup
- Coordinated Care
- United Healthcare

Note: UW Medicine is not contracted with Community Health Plan of Washington (CHPW). 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/Husky Health. **This does not necessarily mean your specific plan will provide coverage. Complete the Know Your Benefits worksheet (page 4).**

- BlueCross BlueShield of Illinois
- CIGNA
- First Choice Health
- Lifewise (ISHIP & GAIP only)
- Multiplan
- Premera Blue Cross
- Regence Blue Shield
- Uniform Medical Plan (Regence BlueShield)
- UnitedHealthcare

KAISER, TRICARE & CHPW (MEDICAID)

KAISER

Kaiser Permanente HMO plans only cover the cost of going to Kaiser facilities. There are two Kaiser locations near UW - Capitol Hill and Northgate.

TRICARE

For non-active duty service members and their families, Tricare Prime and Tricare Select covers the cost of visiting Husky Health Center for primary and specialty care, which includes other clinics in UW Medicine. If you have Tricare Prime and would like to be seen at Husky Health Center, you will need to designate us as your primary care manager by first notifying your TRICARE plan administrator. HHC is in network for the Tricare West Region, but is out of network for the Humana Tricare East region.

COMMUNITY HEALTH PLAN OF WASHINGTON APPLE HEALTH (MEDICAID)

The Community Health Plan of Washington (CHPW) Medicaid plan does not cover the cost of services at Husky Health or UW Medicine. If you have the CHPW Apple Health plan and would like to visit Husky Health for 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.

CONFIDENTIALITY

As a patient at the University of Washington Husky Health Center, you have the right to have your health care information protected to ensure privacy and confidentiality. Visit our website to learn more >>

SERVICES AND ACTIVITIES FEE: HOW IT WORKS

GET THE MOST OUT OF YOUR SERVICES AND ACTIVITIES FEE

The Services and Activities Fee (SAF) is a fee paid by enrolled UW Seattle students that supports a wide array of resources on campus, from recreation opportunties to the Husky Health Center. SAF helps fund the operating expenses of HHC. As such, students get a wide range of benefits while enrolled at the UW:

> Zero out-of-pocket expense for first office visit per quarter for a medical condition or symptom. If the first visit of a quarter is not entirely covered by a student's insurance, there is no charge to that student for the visit. However, students are responsible for any additional charges related to their visit, including lab tests, x-rays, prescriptions, and supplies.

> Exclusive access to Primary Care and Same-Day Care clinics for new patients.

> Consultation with insurance navigators.

> Counseling on sexually transmitted infections, contraception, and reproductive health with patient health care advocate.

> Safer sex and harm-reduction supplies (condoms, lube, naloxone, sharps containers, fentanyl test strips)

On Campus. For Students.

GET INSURANCE HELP

International Students:
uwship@uw.edu / 206.543-6202

Professional Students:
uwpship@uw.edu

Graduate Appointees:
uwgaip@uw.edu / 206-543-4444

Public Health - Seattle & King County Insurance Navigators: 800.756.5437

WA Health Plan Finder:
wahealthplanfinder.com
855.WA.FINDER (855.923.4633)

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#HuskyHealth

UW Medicine

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WE'RE HERE FOR STUDENTS

PLEASE REACH OUT IF YOU HAVE ANY QUESTIONS!

> Email: uwhhc@uw.edu
> Phone: 206-685-1011
> Follow us on social media for updates, news, and resources!

INSTAGRAM **FACEBOOK** **LINKEDIN**

We know insurance can be intimidating. Please don't hesitate to reach out if you have any questions.

Remember: We're here for you!