International Student Insurance

Minneapolis Community and Technical College, Fall 2019
Who am I?
Emily Pinson,
Student Insurance Advocate

I can help you with…
– Benefit information about your policy.
– Questions you have regarding a medical bill or statement.
– Contacting the insurance if benefit or bill is unclear.

phone: 320.308.4855
email: healthsvcs_sia@stcloudstate.edu
You + UHCSR

- Understanding Insurance
- ABC’s of your Plan
  - Account
  - Benefits
  - Coverage & Cost
- Where to go for Health Care?
- Frequently Asked Questions (FAQs)
- More Information
Understanding Insurance
Examples of Insurance Types in U.S.

- Health Insurance*
- Dental
- Homeowner’s/Renter’s
- Automobile
- Life
- Travel
- Pet

*Health insurance is the only required insurance coverage for international students attending a Minnesota State College or University.
“What is Health Insurance?”

• Health insurance is a policy that covers the **risk of medical expenses** at the situation of any unfortunate crisis.

• Insurance gives you **access to a network** of medical providers and hospitals that have negotiated lower rates.

Fixing a broken arm can cost up to **$7,500**

The average cost of a 3-day hospital stay is around **$3,000**

The average cost of being in the hospital for heart failure is **$23,000+**
“Why does my visa status require Health Insurance?”

• Accidents and illnesses can happen, at any time.
• Healthcare in the United States is expensive.
• While you’re attending a Minnesota State College or University, it’s important you can focus on completing your education – without worrying how to cover healthcare costs.
• If you were to get seriously hurt or ill, you could seek medical care with less worry of excessive financial stress.
Insurance Types: Dental Insurance

*Dental insurance is not a requirement for international students. The required health insurance policy only includes benefits for injury to a tooth.*
Insurance Types: Purchasing Optional Dental Insurance

• Open enrollment for the optional dental policy is only available for a limited time.

• If you’d like to purchase coverage, submit completed form and payment to UHCSR by September 14th, 2019.

• Visit uhcsr.com/minnesota > Dental Policy > Dental Enrollment Form

*Dental insurance is not a requirement for international students. The required health insurance policy only includes benefits for injury to a tooth.
Your only Insurance Requirement: *Health Insurance*
UHCSR

- is a division of United Health Care
- When checking in for an appointment, please tell the receptionist you have United Healthcare Student Resources.
Account
Access in 2 Ways!
1. Access your Account

www.uhcsr.com/myaccount
2. Access your Account
www.uhcsr.com/minnesota
Benefits

www.uhcsr.com/minnesota
ILLNESS & INJURY PLAN: with preventative benefits
ill·ness

a disease or period of sickness affecting the body or mind

Examples:
- Cough, Cold
- Flu
- Pink Eye
- Abdominal Pain
- Headache
- Nausea
injury

damage to the body by external force

Examples:
– Concussion
– Broken nose
– Fractured foot
– Wound
– Lesion
– Sprain or Strain
PREVENTIVE CARE BENEFITS

- Height
- Weight
- Blood pressure
- Health history
- Exam:
  - Head to toe, including oral exam and sexual development
- Immunizations

- Laboratory tests:
  - Tuberculosis
  - Sexually transmitted infection (STI)

- Screenings:
  - Developmental, social-emotional, & mental health screenings
  - Vision (not a vision exam)
  - Hearing
  - Tobacco, alcohol, drug use risk assessment

www.healthcare.gov/preventive-care-adults
PREVENTIVE CARE BENEFITS
Specific for Women

- **Well-woman visits** for women under 65

- **Cervical cancer screening**
  - Pap test (also called a Pap smear) every 3 years for women 21 to 65
  - Human Papillomavirus (HPV) DNA test with the combination of a Pap smear every 5 years for women 30 to 65 who don’t want a Pap smear every 3 years

- **STD Screenings:**
  - Chlamydia infection
  - Gonorrhea
  - HIV screening and counseling
  - Syphilis

- **Breast cancer screenings & counseling**

- **Domestic and interpersonal violence screening and counseling** for all women

- **Sexually transmitted infections counseling** for sexually active women

- **Tobacco use screening and interventions**

- **Urinary incontinence screening** for women yearly

- **Diabetes screening** for women with a history of gestational diabetes who aren’t currently pregnant and who haven’t been diagnosed with type 2 diabetes before

[healthcare.gov/preventive-care-women]
For more information on Preventative Care Benefits:

- [cdc.gov/prevention](https://www.cdc.gov/prevention)
- [healthcare.gov/preventive-care-benefits](https://www.healthcare.gov/preventive-care-benefits)
Coverage
uhcsr.com/minnesota
Schedule of Benefits

Deductible: $50 (for each injury or sickness)

Coinsurance Preferred Provider: 80% to $2,500, then 100% thereafter

Coinsurance Out-of-Network: 80% to $2,500, then 100% thereafter

Out-of-Pocket Maximum for insured Individual: $6,350, per insured person, per policy year

Out-of-Pocket Maximum for insured Family: $12,700, per insured family, per policy year
deductible

a specified amount of money that the insured (you) must pay before the insurance company (UHCSR) will pay a claim.

Patient Responsibility:

Deductible: $50 (for each injury or sickness)
Coinsurance

A percentage you and your insurance pay for your covered medical expenses after you’ve paid your deductible.

Insurance Responsibility: **80% to $2,500* then 100% thereafter**

Patient Responsibility: **20% to $2,500***

*For each covered illness or injury, the patient will pay 20% up to $2,500. The insurance company will pay the remaining balance.
Out-of-Pocket Maximum

The most you pay during a policy period before your health insurance or plan begins to pay 100% of the allowed amount.

(This does not include what you paid for the insurance policy or health care your health insurance plan doesn't cover.)

Out-of-Pocket Maximum for insured Individual (Patient Responsibility): $6,350, per insured person, per policy year

Out-of-Pocket Maximum for insured Family (Patient Responsibility): $12,700, per insured family, per policy year
What is the difference between “covered” and “non-covered”?

- **Covered Medical Service:**
  - An illness or injury visit that is paid, partially or fully, by your insurance plan and may only require a co-payment from the insured.

- **Non-Covered Medical Service:**
  - A service deemed *not* medically necessary;
  - A visit or medication that is not paid for by your insurance plan and will be 100% the responsibility of the insured.

- www.uhcsr.com/myaccount > My Benefits > Brochure Certificate > Exclusions
For more information on Insurance Terminology:

– www.uhcsr.com/video
– www.uhcsr.com/faqs
– www.uhcsr.com/insurance101
Examples of Visit Type, Cost
What are the differences in visit type and cost?

Clinic = $

Urgent Care = $$$$

Emergency Room = $$$$$$
Clinic

Location: Clinic, also known as General Family Practice

Cost: $

Hours of Operation: Typically open weekdays, approx. 8 am – 5 pm

Why you would go to a Clinic:
A place for the treatment of patients, sometimes at low cost or without charge.

When would you use a Clinic:
You have minor to moderate symptoms or
you want to receive preventive care services.
Urgent Care

- Location: Urgent Care, also known as an Urgency Center
- Cost: $$$
- Hours of Operation: Open after clinics close – evenings and weekends
  Why you would go to Urgent Care: a center primarily treating injuries or illnesses requiring immediate care, but not serious enough to require an ER visit.
- When would you use Urgent Care: you have symptoms that are moderate to severe on an evening or weekend.
Emergency Room

- Location: Emergency Room, also known as Hospital
- Cost: $$$$$ - Average ER Visit in 2017 cost $1,389.00.
- Hours of Operation: Open 24 hours per day, 7 days per week
- Why you would go to the Emergency Room: Clinics and urgency centers are closed.
- When would you use the Emergency Room: You are experiencing symptoms that are life threatening, including illness/injury.
What are the differences in visit type and cost?

Clinic = $

Urgent Care = $$$

Emergency Room = $$$$$

20% can vary in cost depending on where you to go!
Visit type and cost

**Ambulance: $$$$$**

* These specially equipped vehicles bring sick or injured people to the Emergency Room.

* The average ambulance ride is around $900.

* To ride in one is very expensive, but may be necessary for life-threatening illnesses or injuries.

*Please do not use an ambulance as a taxi!*
Covered medical visits

Insurance Pays 100% on these visits

Preventative Care Services

Preventive Immunizations

healthcare.gov/preventive-care-adults
Immunizations

Covered
- Flu – Influenza
- Hepatitis A
- Hepatitis B
- HPV* – Human Papillomavirus
- Meningococcal
- MMR – Measles, Mumps, Rubella
- Tdap – Tetanus, Diphtheria
- Varicella

Non-Covered
- *If patient is 26 years of age or older, HPV is not covered.
- **Blood titers** – blood tests that check immunity status to vaccinations or diseases – are not covered.
Covered medical visits: Insurance Pays 80% on these visits

- Cough or Cold Symptoms
- STD testing: Gonorrhea, Chlamydia, & HIV testing
- Acne treatment and medication
- Sutures/Stitches
- Surgeries, including pregnancy and delivery

You will pay $50 for each ILLNESS/INJURY during the policy year.
Non-Covered Services

Insurance Pays 0%

- Over-the-counter drugs
  - Medications that do **not** require a prescription

- Dental care
  - **Unless** injury to a natural tooth
  - Optional dental plan available for purchase

- Lab work
  - must be related to injury, illness, or preventive care benefits for coverage
Examples of Medical Visits
ONE ILLNESS OR INJURY DURING POLICY YEAR

Abby has abdominal pain...

– Abby goes to an in-network clinic for abdominal pain. She will pay $50 (deductible) to see a provider, when using the UHCSR website search.

– Abby will pay 20% of the final bill, as insurance will pay 80%.
A week later, Abby is experiencing *ear pain*...

- Abby should use the UHCSR website search to verify the clinic is in-network *each time she needs medical care*.

- When she visits the in-network clinic for *ear pain*, she will be seen for a *new illness* during this policy year.

- Abby will pay **$50**, for the **deductible** relating to *ear pain* because this medical visit is for a *new illness*.

- Abby will pay **20% of the final bill**, as insurance will pay 80%.
Dominic has diabetes.

- Dominic meets with a medical provider, after using the provider search on the UHCSR website.
- He will pay $50, for a deductible relating to diabetes.
- Dominic will pay 20% of the final bill, as insurance will pay 80%.
- If Dominic returns to the in-network provider for his diabetes within the policy year (August – August), he will only need to pay 20% of each additional bill related to his diabetes diagnosis.
Where do I go for healthcare?

uhcsr.com/minnesota
Find Provider/Cost Estimate

www.UHCSR.com/myaccount >>> Care Options
If your school has a clinic, consider using this clinic first for medical care. The campus clinic may or may not require your insurance information. You should always keep your insurance card with you in case of emergency!
In Person Health Care: Boynton Health

Office Visit:
- You will pay $10 for an office co-payment.

Office Visit, Preventive Care Services ONLY:
- You will pay $0. 100% will be covered by UHCSR.

Prescriptions:
- If you receive an issued prescription, you will be responsible for one of the following rates:
  - Tier 1- You pay $15.00
  - Tier 2- You pay $30.00
  - Tier 3- You pay 40% Co-insurance
- To determine the cost, please review your medication tier-level.

Schedule at www.boynton.umn.edu

Please call Patient Accounting prior to visiting Boynton Health.
1-612-624-6985
In Person Health Care: Network Providers

Network Providers

Office Visit, Illness or Injury:
- You will pay $50 deductible + 20% of final bill.

Office Visit, Preventive Care Services ONLY:
- You will pay $0. 100% will be covered by UHCSR.

Prescriptions:
- If you receive an issued prescription, you will be responsible for one of the following rates:
  - Tier 1- You pay $15.00
  - Tier 2- You pay $30.00
  - Tier 3- You pay 40% Co-insurance
- To determine the cost, please review your medication tier-level.

www.uhcsr.com/minnesota

A “Network” is made up of facilities, providers, and suppliers contracted with your health plan to provide health care services.
Health Care Off-Campus *Using In-Network Providers*

To find a network provider/clinic, visit:

[uhcsr.com/minnesota](http://uhcsr.com/minnesota)

– Select UHC options PPO
– Enter Search Criteria
– Select Specialty
– View Results
Virtual Health Care
Useful for minor illnesses!

Healthiest You Telehealth
Where do I go for virtual Health Care?

**Office Visit:** $0.00

**Prescriptions:**

- If you receive an issued prescription, you will be responsible for one of the following rates:
  - Tier 1 - You pay $15.00
  - Tier 2 - You pay $30.00
  - Tier 3 - You pay 40% Co-insurance
- To determine the cost, please review your medication tier-level.

www.uhcsr.com/myaccount >> Care Options
Virtual Health Care Online

www.uhcsr.com/myaccount >> Care Options
Why am I required to purchase this plan?

The only exception: If your government is paying for your insurance, you are exempt from purchasing the Minnesota State-required plan. A letter from your embassy is required.

Questions about the requirement? Contact your International Student Advisor.

requires all International F-1 and J-1 Students, Scholars, Faculty, and Visitors at your school have this insurance plan.
“Why was United Healthcare Student Resources chosen as the plan for International Students?”

• **Cost** – *You are covered for less than $5.00/day!*

• **Global Emergency Services**

• **Repatriation**

• **Medical Evacuation**
“How do I access My Account?”

Visit uhcsr.com/myaccount

First, Verify Your Credentials

A  First Name *

B  Last Name *

C  Date of Birth (MM/DD/YYYY) *

D  Email, Student ID, SR ID *

E  Email, Student ID, SR ID

CREATE ACCOUNT  SACM MEMBER  CREATE ACCOUNT  LOGIN

BACK TO LOGIN  NEXT
How can I keep my costs low?

1. Visit a medical provider for a preventive exam yearly.
2. Perform self-exams; avoid reactive care.
3. Make smart lifestyle choices & take care of your body.
4. Practice safety and hygiene.
5. Save the Emergency Room for Emergencies.

Use a clinic when possible.
For more information on your plan:

– www.uhcsr.com/video
– www.uhcsr.com/faqs
– www.uhcsr.com/insurance101

Contact Emily!
phone: 320-308-4855
e-mail: healthsvcs_sia@stcloudstate.edu
Helpful Guidelines

www.uhcsr.com/minnesota
Vision Exams
UHCSR Search, Keyword: Optometrist

Covered
- One vision exam per policy year.
- Student will pay a $50 deductible.
  80% insurance payment applies, up to $100.
Student responsible for 20% of final bill.

Non-Covered
- Eye glasses
- Contact lenses
- Note:
  Vision exams do not cover contact lens fitting costs.

Visit United Health Allies within your UHCSR account for a discount on eye glasses and contact lenses.
Dental Visits

Covered

- **Injury to a natural tooth**
  - Student pays $50 deductible per injury/illness + 20% of covered service.
  - Insurance pays 80% of final bill, if covered service.

Non-Covered

- Dental cleanings
- Dental work
- Tooth eruption
- Orthodontia (Braces)

If the dental service is not for an injury to a natural tooth, the student is responsible for 100% of the final bill, *no matter where the student seeks medical care.*

*The Minnesota State REQUIRED insurance plan is an ILLNESS/INJURY plan. It is not a DENTAL plan.*
Mental Health Visits
Also known as Behavioral Health

Examples of Visit Types:

- Anxiety
- Depression
- Stress
- Depression
- Post-Partum Depression
- Post-Traumatic Stress Disorder (PTSD)

- Student pays $50 deductible per injury/illness + 20% of covered service.
- Insurance pays 80% of final bill, if covered service.
- Instructions for finding a mental health provider on next slide.
Mental Health Visits
Find a provider at UHCSR.com/myaccount and click “Care Options”.

- Student pays $50 deductible per diagnosis + 20% of covered service.
- Insurance pays 80% of final bill, if covered service.
Travel Assistance

– Global Emergency Medical Assistance
– Available to you every where in the world (except within 100 miles of your home country).
– Available on your account at www.uhcsr.com/myaccount
– Assistance and evacuation services available 24/7/365
Over-the-Counter (OTC) Products

These items are **not** covered by the insurance because they **do not** require a prescription.

(OTC items are 100% Patient responsibility.)
Lab work

(such as blood draws & specimen sampling, for example) may not be covered.

To be considered for coverage, the purpose for lab testing must be related to an illness, injury, or be a preventive care benefit.
Titers, or blood tests

Titers, or blood tests that check your body’s immunity to a disease, are not covered by the insurance.

Please consider retrieving “proof of immunization” from your medical provider or paying out of pocket for this service to avoid over-vaccination.
If you’re 27 or older...

the HPV vaccination is not covered.

If you want to receive this series of vaccinations, please START the 3-step process prior to your 27th birthday.
Complete the following ASAP:
Step 1: Purchase your insurance policy.
Step 2: Create your **Account**.
www.uhcsr.com/createaccount
Step 3: Complete your Action Items

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<th>REQUIRED ACTIONS</th>
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<td>Have other Medical Insurance?</td>
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Step 4: Always have your card available.

Physical Copy

– **Print** immediately from your account.

– You can order an embossed copy from UHCSR.com/myaccount. Please allow 7-10 business days to receive the copy.

UHCSR App, Electronic Copy

– **Download the**

– **UHCSR App** to your phone.

– Verify you are downloading **UHCSR** and not UHC.
Questions??

- Contact Emily
  phone: 320-308-4855
  email: healthsvcs_sia@stcloudstate.edu

- Uhcsr customer service:
  1-800-767-0700
  www.uhcsr.com/myaccount
Have a healthy and safe school year!