

Effective Use of Your Student Health Insurance Plan (SHIP) Policy Undergraduate and Graduate 2009-2010 Academic Year

(A Few Tips to Save You Money)

Primary care

- SHIP requires that you seek care for routine problems at Student Health.
- Call the day before or early in the morning to obtain an appointment that fits your schedule best.
- Try to anticipate medical needs and visit Student Health to avoid trips to Emergency Rooms or Urgent Care facilities (i.e., avoid waiting for a symptom to become severe enough that after-hours care is needed).

After-hours care/emergency care

- SHIP now pays 100% of covered charges for after-hours care only if you are admitted to the hospital; otherwise, coverage is the same as for all other medical care.
- If you access an Urgent Care or Emergency Room facility when Student Health is open and you are within 50 miles of Student Health, a referral is required unless you are admitted.
- When seeking after-hours care, choose an Urgent Care facility over an Emergency Room for more appropriate and cost-effective care. There is a \$100 copayment each time you visit an Emergency Room.
- For life or limb-threatening emergencies, go directly to the nearest Emergency Room or call the paramedics.

Referrals

- SHIP requires a referral for care outside Student Health if you are seeking care within a 50-mile radius of Student Health.
- Only one referral per condition is needed. You do not need to renew each year - a referral for a specific condition is valid for your tenure at UCSB.
- Request *services* rather than *specialist care* when visiting Student Health (ex: ask for an appointment for a mole check rather than a dermatology referral; ask for an appointment for toenail problems rather than a podiatry referral).
- Whenever possible, use a specialist that is part of the preferred provider network as this will give you a significant reduction in the portion of the charge for which you will ultimately be responsible.
- When a referral form is given to you for the first time, visit the Insurance Advisor in Student Health so that she can explain the claim filing process and assist you if needed.
- Always check with the specialist's office to determine if he/she is still a provider for SHIP since contracts can and do change.
- Remember that for medical care outside Student Health Service you will have to pay the annual deductible before the insurance pays for anything. This year there is a \$100 deductible for each emergency room visit – this is in addition to your annual \$300 deductible. Beginning September 20, 2009, the deductible does not apply to mental health conditions.

Medications

- Use medications that are on formulary at Student Health and buy them at SHS for the best insurance coverage. The deductible does not apply – there is a copay per prescription.
- SHIP will only pay for enough medication to get you to the next insurance term but you have the option to pay for additional medication, if you choose to do so. To check how many months of medication you are eligible to receive, count backwards from the last day of the insurance term to the date you are filling the prescription. Ask at the pharmacy if you have any questions.
- Related to the previous bullet point, if you are eligible to purchase a 90-day supply of medication, the copay is reduced to \$50; to purchase a 60-day supply, the copay is reduced to \$40. One package of birth control pills is considered to be a 30-day supply.
- Many medications that used to require a prescription are now available over-the-counter and are still the good medications that they were when they required a prescription – use them as your health care provider recommends.
- If an over-the-counter drug is appropriate for your ongoing medical needs, consider buying the generic version (if available) and purchasing in bulk at stores like Costco. However, students should check our low over-the-counter drug prices when large quantities are not needed.

Eye Clinic/Dental Clinic

The Student Health Service Eye Clinic offers a 50% discount for an eye exam and a 30% discount for all other services and materials. The Dental Clinic benefit remains basically the same as last year, and applies only to the graduate student plan – one annual exam and x-rays at no additional cost, two annual routine cleanings with a \$15 copay for each, discount of 50% on other services. All students are welcome at the Dental Clinic, but undergraduates will be charged standard fees.