Health Insurance and Accessing Healthcare at NYU

Welcome to NYU!

www.nyu.edu/health/insurance
health.insurance@nyu.edu
Agenda

1. Overview of SHC Services
2. Insurance Primer
3. Student Health Insurance Program
   • Enrolling in the Plans
   • Waiving the Plans
   • Plan Highlights
4. Questions
STUDENT HEALTH AND INSURANCE AT NYU

• All matriculated NYU students have access to the Student Health Center services even if they don’t have one of NYU’s sponsored health insurance plans.

• Most students are automatically enrolled in an NYU sponsored health insurance plan as part of the course registration process.

Please make certain you carry your health insurance ID cards.
Services Provided to All Matriculated Students

Services with No Cost to You

- Primary Care*
- Women’s Health*
- Men’s Health*
- Short term counseling services
- Wellness Services
- Some laboratory/diagnostic tests
- Starter doses of some oral antibiotics

Services with a Cost to You

- Allergy, Immunology & Travel Medicine
- Dermatology
- Physical Therapy
- Psychiatric Services
- Sports Medicine
- Laboratory tests
- X-Rays

* There are fees for some procedures and tests that may be performed during these visits.

$10 Walk-In Fee for Urgent Care Services without an Appointment.
Types of Services

• VISITS are when you are examined or treated by:
  • a physician
  • a psychiatrist
  • a counselor
  • a nurse
  • a therapist

• LABORATORY SERVICES involve:
  • Any specimen from your body that needs to be analyzed to help treat you

• PROCEDURES include but are not limited to:
  • X-rays
  • Travel immunizations
  • Allergy tests and shots
  • Suturing cuts or lacerations
  • Removal of skin lesions

The SHC has a 24 hour hot line for any health concern – 212-443-9999
How Health Insurance Works

• You pay the premium for your insurance policy
• When you seek health care, you may be responsible for:
  • a copay – the specific amount you have to pay at the time of service,
  • a coinsurance – the percentage of the cost you are responsible for, or both
  • deductible – the amount you are responsible for before your insurance company starts to pay
• The insurance company pays their portion of the cost for the service after a deductible, if any
• If you do not pay your portion of the bill at the time of service, you will be billed by the healthcare provider’s office
Know Your Health Insurance Plan Details

• Are you responsible for payment of deductibles, coinsurance or copayments?

• Does your insurance plan require you to obtain a referral or prior authorization prior to your receiving treatment?

• Will your health insurance company make direct payment to the health care provider or will the payment be mailed to you?

• What does your insurance plan cover?

• What is your financial obligation?

• Before your visit: Call the insurance company’s Customer Service or Member Services telephone number indicated on your insurance card.
What will happen when you seek medical care?

• You will:
  • register with a receptionist
  • be asked for your insurance ID Card
  • be asked to pay your copay responsibility. If you do not pay at that time, you will be billed.
  • be seen by the provider

• A claim for the services will be submitted by the provider to your insurance company for them to pay their responsibility for the care

• You will be billed by the provider for your responsibility as reported by your insurance company
What is a Provider Network?

• A group of Doctors and Hospitals that have contracted with an Insurance Company.

• The insurance company evaluates and credentials providers to assure quality care.

What does it mean to you?

• Going to a provider in your insurance company’s network means you will pay less out of your own pocket

• Some insurance companies will not pay anything if you do not use one of their network providers

• It is important to know your insurance company’s rules
CHP Provider Network

If you have the NYU sponsored insurance, **CIGNA PPO Network** is the CHP Preferred Provider network.

The **SHC** also participates in:

- **United Health Care Commercial Plans**
- **Oxford Freedom and Liberty Plans**

The Student Health Center is out-of-network for all other insurance plans which utilize the Cigna PPO provider network.
NYU MANDATES THAT ALL MATRICULATED STUDENTS MAINTAIN ADEQUATE HEALTH INSURANCE

Most students are automatically enrolled and charged for an NYU-sponsored Student Health Insurance Plan. The fee will appear as a separate line item on your tuition bill.

NYU offers two WSQ health insurance plans, Basic and Comprehensive plan with the same coverage however they have different patient financial responsibility.

- International students in F1 or J1 status, regardless of credits, are enrolled in the Comprehensive Plan, which offers a higher level of coverage.
- Coverage can be downgraded to fit your needs.
- These plans can be waived entirely if you maintain alternate health insurance that meets the University’s requirements.

NYU offers one Tandon health insurance plan in which all international students in F-1 or J-1 status, regardless of credits, are enrolled in. The plan can be waived entirely if you maintain alternate health insurance that meets the University’s requirements.

Deadline for changing plans or waiving is September 30th.
IMPORTANT INFORMATION ABOUT THE ENROLLMENT AND WAIVER PROCESSES

**Deadline for enrolling, changing plans or waiving is September 30th.**

- The plan in which you are enrolled by the fall semester deadline will remain in effect for the entire academic year.

- Any waiver approved for the fall semester will remain in effect for the following spring and summer semesters.

- Enrollments and waivers are not carried over to the next academic year.

- Exceptions for Qualifying Life Events
UNIVERSITY CRITERIA FOR WAIVING

To waive the NYU Sponsored plans the alternate coverage must meet specific requirements that are outlined in the Insurance Brochure and on our website.

- Most important, it must provide coverage in the New York City area for
  - In patient and out patient medical, surgical, mental health, substance abuse and alcohol related illness or injury care
  - Laboratory and radiology procedures.
  
  **Coverage limited to emergency care does not satisfy this requirement.**
  - have an **unlimited** benefit limit

- There are some additional requirements for International students.

Please make certain you carry your health insurance ID cards.
Student Health Insurance Plans

Administered by Consolidated Health Plans (CHP)
Insured by AIIC

- Coverage for pre-existing conditions
- No annual deductible* (*Tandon - $100 Out of Network)
- Medical/Mental Health Hospitalization
- Medical/Mental Health Office Visits
- Surgery
- Prescriptions
- Laboratory and Radiology
- Physical, Occupational, Speech and Hearing Therapy
- Travel Assistance/Medical Evacuation/Repatriation
Student Health Insurance Plan Benefits

Coverage at the Student Health Center

Many services are provided at no cost or low cost.

Specialty Office Visits:
- **WSQ** - Covered 100% after a $20 copay for specialist services (Clinical Specialist, Psychiatrist, Physical Therapist, etc.)

  **Tandon** - Covered 100% with no copay

Procedures:

(Allergy shots, repair of lacerations, intravenous fluids, x-rays, etc.)

- Basic Plan: covers 80%
- Comp Plan: covers 90%
- Tandon Plan: covers 90%
### General Coverage Rates:

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Plan</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Comprehensive Plan</td>
<td>90%</td>
<td>60%</td>
</tr>
<tr>
<td>Tandon Plan</td>
<td>90%</td>
<td>60%</td>
</tr>
</tbody>
</table>

### Additional Copays for Medical/Surgical Office Visits:

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Plan</td>
<td>$35 copay</td>
</tr>
<tr>
<td>Comprehensive Plan</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Tandon Plan</td>
<td>$20 copay</td>
</tr>
</tbody>
</table>
Prescriptions:
Contraceptive Pills / Devices:
Covered 100%

WSQ: All Other *(for a 30-day supply)*:
Covered 100% after a:
$15 copay for generic drugs
$40 copay for preferred brand name drugs
$60 copay for non-preferred brand name drugs

Tandon: All Other *(for a 30-day supply)*:
Covered 100% after a:
$10 copay for generic drugs
$25 copay for brand name drugs
Hospital Emergency Room

<table>
<thead>
<tr>
<th>Plan</th>
<th>Copay per condition</th>
<th>Co-insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic Plan</strong></td>
<td>$250</td>
<td>80%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Comprehensive Plan</strong></td>
<td>$100</td>
<td>90%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tandon Plan</strong></td>
<td>$50</td>
<td>90%</td>
</tr>
</tbody>
</table>

- Hospital emergency rooms are for treatment of a severe injury or sudden, acute medical or psychiatric illness.
- Insurance plans will not cover Emergency Room treatment if the treatment could have been provided in a doctor’s office or clinic.

The SHC has a 24 hour hot line for any health concern – 212-443-9999
REFERRAL REQUIREMENTS

CHP Plans

**WSQ Based Students** must first seek treatment at the Student Health Center.

**Services in Manhattan:**
- referral is required to assure the service will be covered

**Services Outside Manhattan:**
- a referral is not needed

**Referrals in Manhattan are not required for:**
- Emergency medical treatment in a hospital
- Preventive Services
- Gynecological Care or Maternity Care
- Mental Health and Substance Abuse Services
- When the SHC is closed

**All other plans**

Check with your insurance company to find out their requirements
THE STUDENT HEALTH INSURANCE PLANS ARE ANNUAL PLANS.

- Annual charges can be paid in full at the time of fall registration, or
- Insurance charges may be paid in two installments

<table>
<thead>
<tr>
<th></th>
<th>Annual (8/21/18 - 8/20/19)</th>
<th>Fall (8/21/18 - 1/8/19)</th>
<th>Spring (1/9/19 - 8/20/19)</th>
<th>Summer (5/14/19 - 8/20/19)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic</strong></td>
<td>$3,313</td>
<td>$1,280</td>
<td>$2,033</td>
<td>$899</td>
</tr>
<tr>
<td><strong>Comprehensive</strong></td>
<td>$3,683</td>
<td>$1,423</td>
<td>$2,260</td>
<td>$999</td>
</tr>
<tr>
<td><strong>Tandon</strong></td>
<td>$1,763</td>
<td>$681</td>
<td>$1,082</td>
<td>$478</td>
</tr>
</tbody>
</table>

- The spring insurance charges are higher than the fall charges - they include coverage for summer semester as well.
GeoBlue HEALTH INSURANCE PROGRAM FOR STUDENTS STUDYING AWAY

The GeoBlue Study Abroad plan* provides:

- easy access to care
- minimal out-of-pocket expenses.

* For semester long and short trips

The GeoBlue Study Abroad Plan does not provide health insurance coverage in the United States or in the student’s home country.

**Students are required to maintain health insurance in their home countries.**

For more information, please visit: [www.nyu.edu/health/GeoBlue](http://www.nyu.edu/health/GeoBlue)
STUDENT HEALTH AND INSURANCE AT NYU

- All matriculated NYU students have access to the Student Health Center services even if they don’t have one of NYU’s sponsored health insurance plans.
- Most students are automatically enrolled in an NYU sponsored health insurance plan as part of the course registration process.
- If you maintain other insurance coverage that meets the University’s requirements you may apply to waive the NYU sponsored plan.

Waiver Deadline:
Fall: September 30th

Please make certain you carry your health insurance ID cards.
QUESTIONS?

Available online at
www.nyu.edu/health/insurance

Student Health Insurance Services can be contacted by:
Email: health.insurance@nyu.edu
Telephone: (212)443-1020