

NYU Health Insurance and Accessing Healthcare

***Welcome
to NYU!***



Students Welcome Week Orientation

September 1st & 3rd, 2020

Agenda

- 1. Overview of Student Health Center (SHC)**
- 2. Introduction to Insurance**
- 3. Student Health Insurance Program**
 - Enrolling in the Plans
 - Waiving the Plans
 - Plan Highlights
- 4. Questions**



**Who can use the
Student Health Center ?**
All matriculated NYU students -
even if you don't have the NYU's
sponsored health insurance plans.

You should always carry your health insurance ID card

NYUStudentHealthCenter



SHC Services Provided to All matriculated Students

No Cost or Low Cost

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

Cost to You

- Allergy, Immunology & Travel Medicine
- Dermatology Visits
- Physical Therapy Visits
- Sports Medicine Visits
- Laboratory tests
- X-Rays
- Psychiatrist visits

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

\$10 Walk-In Fee for Urgent Care Services without an Appointment

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Types of Services

- **VISITS are when you are examined or treated by a:**
 - physician (primary or specialist)
 - psychiatrist
 - counselor
 - nurse
 - 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 does U.S. Health Insurance Work?

- **You pay the cost/premium** for your insurance policy/product
- When you need health care, **you may be responsible** for a:
 - copay: the specific amount you have to pay at the time of service
 - coinsurance: the percentage of the cost you are responsible for
 - deductible: the amount you are responsible for before your insurance company starts to pay
 - referral: authorization from SHC to a Participating Provider
 - pre-authorization: decision/permission from insurance company before certain services are approved
- The **insurance company pays their portion** of the cost for the service after a deductible, if any
- **You will be billed for the difference** between what the insurance pays and the total charges submitted by your doctor

You should always carry your health insurance ID card



Things to consider when you compare plans:

- 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 doctor** 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 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 doctor 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**



What will happen when you seek medical care?

- **You will:**
 - make an appointment
 - register with a receptionist
 - be asked for your ***insurance ID Card***
 - be asked to **pay your copay (if applicable)**.
If you do not pay at that time, you will be billed.
 - be seen by the provider/doctor
- A claim for the services will be submitted by the doctor to your ***insurance company who will pay their portion*** of the care
- You ***will be billed*** for the cost of the services less your copay (if you paid at the time of service), and **less the** insurance company's portion



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.

Students are automatically enrolled in: **Basic, or Comprehensive or Tandon plans**

Plans have same coverage but with different patient financial responsibility

International students in **F1 or J1** status are enrolled in the **Comprehensive Plan with lower patient cost responsibilities.**

Deadline for changing plans or waiving is September 30th.

You should always carry your health insurance ID cards.



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.
- **Plans can be waived if** you have an alternate health insurance that **meets the University's requirements.**
- 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.**
- Coverage **can be downgraded** to fit your needs

* Subject to change under Covid-19 Model



UNIVERSITY CRITERIA FOR WAIVING *

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

- **Alternate plan must provide coverage** for
- medical/surgical, mental health, substance abuse, and alcohol related illness or injury.
- office visits for medical/surgical, mental health, substance abuse, and alcohol related illness or injury.
- laboratory and radiology procedures.
- The maximum benefit payable under the insurance plan must be unlimited.
- The insurance company must be headquartered and operating in the U.S., with a U.S. claims address and customer service telephone number.
- The insurance coverage must period must match INSURANCE EFFECTIVE DATES.

Coverage limited to emergency care does not satisfy the requirement.

F1-J1 Additional Waiving Criteria

- No waiting period for pre-existing conditions.
- Deductible not to exceed \$1,500 per policy year.
- Medical evacuation for at least \$50,000 USD.
- Repatriation of remains for at least \$25,000 USD.

* Subject to change under Covid-19 Model



WHAT IS COVERED UNDER NYU PLANS

*Administered by
WELLFLEET*



- **Coverage for pre-existing conditions**
- **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**
- **No annual deductible**



WELLFLEET Provider Network

NYU BASIC, COMPREHENSIVE & TANDON plans: CIGNA PPO Network

The SHC also participates in:

- United Health Care Commercial Plans
 - (Choice, Choice Plus, Select, Select Plus, Oxford Freedom, Liberty, Options, Indemnity)

The Student Health Center is **out-of-network** for all other insurance plans which utilize the Cigna PPO provider network.



Student Health Insurance Plan Benefits

Sample Coverage at the Student Health Center

Primary & Women's Health Office Visits: no cost or low cost for the visit, but you may be charged for tests & procedures

Specialists, Psychiatrists, Physical Therapists Office Visits:

WSQ - \$20 copay for specialist services

Tandon - No copay

Procedures (partial):

Allergy shots, repair of lacerations, intravenous fluids, x-rays

Basic Plan: covers 80% Comp Plan: covers 90% Tandon Plan: covers 90%

**You should always carry your health insurance
ID cards.**



Student Health Insurance Benefits - continued

**Coverage Outside the Student Health Center
Coinsurance**

	In-Network	Out of Network
Basic	80%	50%
Comprehensive	90%	60%
Tandon	90%	60%

**Outside the Student Health Center
Copays for Medical/Surgical office visits:**

	In-Network	Out of Network
Basic	\$35 copay	50%
Comprehensive	\$30 copay	40%
Tandon	\$20 copay	30%

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Student Health Insurance Benefits - continued

Coverage Inside or Outside the Student Health Center

Prescriptions

Contraceptive Pills / Devices: Covered 100%

All Other (WSQ 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



All Other (Tandon for a 30-day supply):

Covered 100% after a:

\$10 copay for generic drugs

\$ 25 copay for brand name drugs

You should always carry your health insurance ID cards.



Hospital Emergency Room



Basic Plan

\$250 Copay per condition	
Co-insurance	80%

Comprehensive Plan

\$100 Copay per condition	
Co-insurance	90%

Tandon Plan

\$50 Copay per condition	
Co-insurance	10%

- **When should I go?** Hospital emergency rooms are for treatment of a severe injury or sudden, acute medical or psychiatric illness.
- The SHC has a **24 hour hot line: 212-443-9999**
- Insurance plans will not cover Emergency Room treatment if the treatment could have been provided in a doctor's office or clinic.

You should always carry your health insurance ID cards.

WHAT IS A REFERRAL?

When your primary doctor refers you to a specialist

REFERRAL REQUIREMENTS *

NYU Plans

WSQ Based Students: 1st you must come to the Student Health Center for treatment.

Specialist in Manhattan: you must have referral to assure service will be covered.

Services Outside Manhattan: no referral 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
- Urgent Care
- Services when the student is not eligible to be seen at the SHC
- Laboratory tests

All other plans: Check with your insurance company to see if referrals are needed

* Subject to change under Covid-19 Model



INSURANCE PAYMENT OPTIONS

The NYU Student Health Insurance Plans Premiums are **added to your Bursar bill**

- Annual Plans
- Annual payment (coverage through 8/20, even if no longer a student)
- Semester payment (coverage until end of semester only)
- Insurance charges may be paid in two installments

	Annual (8/21/20 - 8/20/21)	Fall (8/21/20 - 1/8/21)	Spring (1/9/21 - 8/20/21)	Summer (5/14/21 - 8/20/21)
Basic	\$3,645	\$1,408	\$2,237	\$989
Comprehensive	\$4,053	\$1,566	\$2,487	\$1,099
Tandon	\$1,964	\$759	\$1,205	\$533



STUDYING ABROAD FOR A SEMESTER? GEOBLUE IS THE INSURANCE

GeoBlue Study Abroad plan covers students studying away in semester long programs.

The Student Health Center pays the premium.

- Benefits include easy access to care &
- minimal out-of-pocket expenses.

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/insurance**



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.*
- *To waive the NYU Sponsored plans the alternate coverage must meet specific requirements that are outlined on our website.*

**Waiver Deadline:
Fall: September 30th**

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QUESTIONS?

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

Student Health **Insurance Office**

Email: health.insurance@nyu.edu

Telephone: **(212) 443-1020**