Health Insurance Options after UC SHIP

University of California
Student Health Insurance Plan (UC SHIP)
Office of the President, Risk Services
2013-2014
5 HEALTH INSURANCE OPTIONS AFTER UC SHIP

2. Public health care programs, help at Covered California
3. You can stay on your parents’ employer plan until age 26
4. UC SHIP Continuation Plan for one academic term
5. UC Alumni Association health care program
Covered California

A new world of health care insurance options

- The Patient Protection and Affordable Care Act (ACA) passed in 2010 will be enacted on January 1, 2014. Most Americans must have health care insurance or face a tax penalty.

- Visit www.CaliforniaCa.com to review affordable California exchange plans, use a Shop and Compare tool for easy-to-read plan benefit and cost comparison.

- Covered California customer service will help you find the right plan for you and your family and see if you qualify for premium subsidies, Medi-Cal or other public programs.

- Premium subsidies are available for low-income individuals who are not eligible for Medi-Cal, see if you qualify at www.CoveredCa.com
You must be a California resident.

Open enrollment for a Covered California plan continues until to March 31st for coverage in 2014 if you apply by the 15th of the month. Coverage will begin the 1st of the next month. Your health plan will contain:

- No pre-existing condition limitations
- 10 Minimum Essential Coverage benefits
- No lifetime or annual benefit limits on Essential Coverage
Covered California

A new world of health care insurance options: Shop ‘n Compare

- If you become covered by an employer plan, Covered California offers plans that may save money for family members.
- Each family member can enroll in a separate Covered California plan.
- Premium subsidies and lower out-of-pocket costs are available to qualified low-income individuals.
- By law, your insurance cannot be cancelled because you get sick.
Public Health Insurance Programs

ONE STOP SHOP through Covered California’s partnership with the California Department of Health Care Services (DHCS). Visit www.Coveredca.com for assistance with Covered California exchange plans, premium subsidies and Medi-Cal enrollment.

- **Medi-Cal for Families**: Families (adults and children) who are eligible through the CalWORKS program, or a single adult solely responsible for child/children. Enroll through Covered California, www.Coveredca.com

- **Pregnancy-related Programs**: Medi-Cal and Access for Infants and Mothers (AIM). Services are provided to women who are under or uninsured — regardless of immigration status. This is short-term coverage; until 60 days after childbirth.

- **Aid-related Programs**: Individuals who receive cash aid through certain federal government programs are automatically entitled to Medi-Cal, including CalWORKS and Supplemental Security Income (SSI).

*Medi-Cal programs, require financial eligibility, and the individual or family may have a cost-share requirement.*
Are you under age 26?

✓ If you have dual coverage with UC SHIP and your parents’ employer health plan, Health Care Reform law allows you to stay on your parents’ plan until your 26th birthday.

✓ If you dropped your parents’ health plan when you started UC SHIP, Health Care Reform law allows you to re-enroll and remain on your parents’ health plan until your 26th birthday.

To re-enroll, request a Certificate of Creditable Coverage From Anthem Blue Cross Customer Service—(866) 940-8306 to prove loss of coverage.

Remember, the Covered California marketplace may offer lower-cost options than your parents’ employer plan. Go to www.CoveredCa.com to Shop ‘n Compare. Enroll by March 31st for coverage in 2014.
UC SHIP Continuation Plan

Students enrolled in UC SHIP may continue for one term after graduation

✓ Same great benefits! Medical – Pharmacy - Counseling - Dental - Vision

✓ No pre-existing condition limitations ever

✓ Add or continue dependent plan benefits

✓ Enrollment is voluntary; premium is different

✓ Check with your campus student health services to see if their services are available to new alumni enrolled in UC SHIP and if you need a referral to access Anthem’s provider network
UC SHIP Continuation Plan

To Enroll in UC SHIP for one term after graduation, contact:

Wells Fargo Insurance Services

Phone: (800) 853-5899; FAX (916) 231-0527

Address: 10940 White Rock Road, 2° Floor, Rancho Cordova, CA 95670

The full premium must be paid prior to receiving coverage

What about COBRA after I leave UC SHIP?

Student health insurance plans are not subject to federal or state COBRA laws, so COBRA is not available to UC SHIP members who graduate or leave the university for reasons other than graduation.
Some UC campus Alumni Associations offer health insurance to graduating students - check it out

Check with your campus Alumni Association. Some Associations offer insurance plans for graduates to purchase at discounted rates.

- Long-term & short-term plans
- Discounts are available on some campuses, with a health questionnaire
- The new graduate must join the Alumni Association to qualify for the insurance program

Remember to Shop ‘n Compare at www.Coveredca.com. You may be able to find the best coverage for the lowest cost through California’s health insurance marketplace exchange. You must be a California resident.
General Insurance Information

- Be an informed health insurance consumer
- Do your home work!
- Glossary of insurance terms
- RESOURCES
Health Care IS a commodity

1. **Compare** plans and prices
   - Visit [www.Coveredca.com](http://www.Coveredca.com) for a plan comparison tool
   - Contact Private Insurance company customer service

2. **Know** what you are purchasing
   - **MONEY** —
     - Monthly premium, deductible(s), coinsurance, copayments, out-of-pocket maximum
   - **SERVICES** —
     - what’s covered and what’s not
     - how are services reimbursed (what’s your responsibility?)
   - **EXCLUSIONS** —
     - e.g., deductible before maternity benefits kick in, prescription drugs
   - **LIMITATIONS** —
     - e.g., inpatient and outpatient behavioral health services

Be an Informed Consumer!
HOW INSURANCE WORKS—Identify your costs

WHEN YOU ARE SHOPPING FOR INSURANCE, DO YOUR HOMEWORK! MAKE NOTES ON WHAT YOU WILL BE REQUIRED TO PAY FOR EACH OF THE FOLLOWING:

PREMIUM = $$$
Fee (rates) you pay to be enrolled in an insurance plan, usually monthly

DEDUCTIBLE = $$ or $$$
Annual Amount you must pay for services out of your own pocket first, before the insurer will pay for medical and pharmacy services. Other deductibles may apply

CO-INSURANCE = %
Percentage share of cost you and the insurer (carrier) pay, expressed in % for each service (variable; e.g., 20%), after the annual deductible is satisfied

COPAYMENT = $
Set-dollar share of cost for each service (variable; e.g., $20); not subject to deductible

INSURANCE COMPANY pays:

BALANCE after YOU meet the deductible and pay co-insurance or copayment (if any), for each service — subject to policy terms (i.e., for covered, medically necessary services)
Glossary of Key Health Insurance Terms

• **HMO (Health Maintenance Organization)**
  A plan in which you choose a primary care physician (PCP) who coordinates care with providers in the plan network—*no coverage outside network*

• **PPO (Preferred Provider Organization)**
  A plan in which you have direct access to providers in the plan network, as well as non-network providers at higher cost to you
  - **Network or “Participating” Providers:** Providers (individuals and facilities) accept a negotiated or contracted rate as full payment for services—no “balance billing”
  - **UC SHIP is a PPO Plan (Anthem’s Prudent Buyer Network) but is unique because it requires students to obtain a written referral prior to receiving services outside of student health services**

• **High Deductible Plan**
  Annual deductible is higher than usual ($1500 or higher) and must be paid before plan benefits are paid.
Glossary of Key Health Insurance Terms

• **Maximum Allowed Amount**
  The maximum amount the carrier will reimburse for a particular service

• **Out of Pocket Maximum**
  ✓ Maximum dollar amount you have to pay out of your own pocket for covered health care services during the plan year.
  
  For example, *UC SHIP’s In Network out of pocket maximum is $3,000*

• **Lifetime Maximum**
  ✓ The Affordable Care Act passed in 2010 prohibits lifetime maximums or annual maximums on Essential Health Benefits
  ✓ *UC SHIP’s benefits are unlimited*
RESOURCES

- Covered California health care plan exchange: www.Coveredca.com
- California HealthCare Foundation: www.chcf.org
- Kaiser Family Foundation: research and bulletins about policy www.kff.org
- HealthCare.Gov: provides information on insurance options, comparing care quality and understanding the new law www.healthcare.gov
- California Office of the Patient Advocate: independent office in state government for HMO members www.opa.ca.gov
- Managed Risk Medical Insurance Board: www.mrmib.ca.gov
Special Thanks to:

UC Berkeley’s Student Health Insurance Office for supplying slides that served as the basis for this presentation.