

What is my co-pay and insurance cost?

UC Student Health Insurance Plan (UC SHIP) 2011-2012

Student Health and Counseling is your Primary Care Provider (PCP). ALL specialty visits, including laboratory and diagnostic services, must be pre-authorized by Student Health. Urgent care visits at UCSF Acute Care Clinic while SHCS is closed must be retro-authorized. To make an appointment, call (415) 476-1281.

Medical Plan - Anthem Blue Cross PPO

	UCSF Medical Center*	In-Network	Out-of-Network
Annual Deductible	\$0*	\$200 per individual	\$200 per individual
Specialty Office Visits	\$20 co-pay*	\$20 co-pay**	40%**
Inpatient Hospital Services	\$0*	10%	40%
Outpatient Hospital Services	\$0*	10%	40%
Surgery	\$0*	10%	40%
Physical Therapy	\$20 co-pay; \$5,000 max*	\$20 co-pay; \$5,000 max	40%; \$5,000 max
Chiropractic/Acupuncture Visits	N/A	\$20 co-pay; 20 visit max	40%; 20 visit max
Prenatal Care	\$15 co-pay first visit*	\$15 co-pay first visit	40%
Maternity	\$0*	10%	40%
Urgent & ER Care			
Urgent Care Visit	\$15 co-pay* <i>SHCS referral required</i>	\$50 co-pay	40%
Emergency Room	\$100 co-pay*	\$100 co-pay	\$100 co-pay
Mental Health Plan			
Behavioral Health Outpatient	\$15 co-pay*	\$15 co-pay	40%
Behavioral Health Inpatient	10% ⁺	10%	40%
Prescription Plan			
Rx Generic/Brand/Non-Formulary	N/A	\$5 / \$25 / \$40	40% of billable charges
Prescription Max	\$10,000 maximum		

*UCSF Medical Center waives the deductible and co-insurance for students, but not co-pays. Please see definitions on the back.

**Physician and specialty visits are not subject to the annual deductible.

⁺UCSF Langley Porter waives the 10% co-insurance for behavioral inpatient services if students apply and qualify for financial need.

Dental Care - Delta Dental

	In-Network	Out-of-Network
Annual Deductible	\$25	\$50
Annual Maximum	\$1000	\$750
Diagnostic & Preventative	\$0	20%
Basic	20%	40%

Vision Care - Anthem Blue Vision

	Co-Pay	Maximum Benefit
Exam	\$10	\$120
Lenses	\$25	\$120 graded for lens upgrade
Frames	\$15	\$120 w/ 20% discount
Contacts	\$0	\$120 w/ 15% discount

What do I do if I get a bill?

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It is your responsibility to understand your insurance plan benefits and review all statements and bills. If you receive a bill, read it **carefully**. The steps below will assist you in resolving most billing issues.

Step 1: Is it a bill?

Confirm it is a bill and **not** an explanation of benefits (EOB). It should be from a provider of care and explicitly state that “you owe” a certain amount or to “please pay this amount.”

Step 2: Did the provider bill your insurance?

Confirm that the billing provider (e.g. doctor’s office) has billed your insurance. Did you give the provider your Insurance Card or Member ID number? To download your Insurance ID number, log into the Student Portal and click on the ‘My Health’ tab.

If you are not sure whether Anthem or Delta has been billed, call Anthem or Delta directly. The phone numbers are listed below.

Step 3: Was your visit authorized? *(Applies to Medical Bills only.)*

Did you get authorization from Student Health & Counseling for your visit? Does Anthem have the authorization information? If you received a statement that says your insurance claim was “denied,” Anthem may not have received your authorization from Student Health. Contact Anthem to see if you have authorization for your visit.

If you do not have authorization for your visit, contact Student Health.

Step 4: Is the amount I owe my deductible, co-pay or co-insurance?

Review your bill and calculate whether or not the amount the amount owed is the correct amount. Use the chart on the other side of this sheet to see if the amount owed is equivalent to your deductible, co-insurance payment or co-pay.

Medical

Anthem Blue Cross PPO
Policy # 275958
1-800-888-2108

Prescription

Express Scripts
express-scripts.com
1-866-297-1013

Vision

Anthem Blue View
1-866-940-8306

Dental

Delta Dental of California
1-800-765-6003

If your billing question is not addressed by following these step, please call SHCS at (415) 476-1281.

Definitions:

Co-pay: The set amount you pay for each visit.

Deductible: The amount you pay before your insurance plan begins to pay for covered services.

Co-insurance: This is the percentage of costs you need to pay. Co-insurance applies after the co-pay and deductible are paid.

Visit studenthealth.ucsf.edu/insurance to get access to your Insurance ID number, locate network providers, download authorization forms and get more information about Anthem and Delta Dental.