

2019

Health Insurance Guide for
International Students

The Habif Health and
Wellness Center



Habif Health and
Wellness Center

STUDENT AFFAIRS AT WASHINGTON UNIVERSITY

314-935-6666

habif.wustl.edu

Health Insurance Guide for International Students

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Introduction

Health care in the US is provided by many different organizations. It can be very confusing to understand how the system works and where to go for health care. Health care is provided at doctor's offices, hospitals, walk in urgent care centers, and clinics. In addition, there are free standing surgery and rehabilitation centers that provide care on an outpatient basis. There are also radiology imaging centers, pharmacies, skilled nursing facilities and many more. As you can see, it is a complex system to understand. This guide is intended to help you understand the basics about health care in the US, how health insurance works, and the best way for WashU students to access care.

Your health and wellness is an essential part of your academic success while you are at Washington University in St. Louis.

Habif Health and Wellness Center (Habif) provides excellent care for the evaluation and treatment of illness or injury, preventive health care, mental health services, and health education. Some Habif services have additional costs, such as laboratory tests, x-rays, procedures, etc. Your first stop for healthcare while at the university should be Habif.

The American College Health Association recommends that all universities require students to have adequate health insurance and what the benefit plan should include. Accordingly, Washington University offers a robust student health insurance policy for your convenience. We feel confident that our plan is one of the best student plans available. You should review and completely understand the health insurance plan. Information concerning the student health insurance plan may be found at habif.wustl.edu. **You are responsible for following the regulations of the plan in order to have the best coverage and least amount of out of pocket expenses.**

What is health insurance?

In the US, health insurance is a program designed to pay for medical expenses. It may also be referred to as “health coverage”. Health Insurance is obtained through insurance purchased for a group or individual with private funds, and through social or welfare programs funded by the government. Social and welfare programs are funded through the government via taxes. International students usually do not qualify for social or welfare programs funded by the US government.

Health insurance is designed to protect a person against the high cost of medicine. Health insurance is sold by an insurance company. The insurance company designs a health care plan for individuals or groups and places a cost for that plan. The cost for the plan is considered the “premium”. A premium is the amount an individual pays for the health care coverage under the plan. The premium is not the only cost for a person when purchasing a plan. Most plans have amounts of money that the plan won’t pay and this is considered “patient responsibility” (e.g., Co-pay, Policy exclusions, Out-of-Pocket maximum).

Your health insurance plan through the student health insurance at WashU has a premium of \$1,942 for the 2019/2020 academic year.

Glossary of common insurance terms

Here are some common terms that you will see within the language of the insurance plan coverage document, also called a “policy”

Benefits: the health care services you will have payment for under your insurance plan

Claim: a written request for payment by the insurance company of medical expenses that are covered under the insurance policy

Dependent: a person that the student has legal obligation to, such as a spouse, domestic partner (with certification) and/or children

Enrollment period: this is the timeframe for which a student may enroll their dependents into the medical plan, or, enroll in any optional plans, such as vision and dental insurance

Network provider: an insurance plan will pay more benefits (money) if you stay within a group of doctors, hospitals and other places. These networks have agreements

with the insurance companies to provide care at a special rate. These providers will also do the paperwork on your behalf to get the benefits you are owed under your health insurance plan.

Patient Responsibility: Students have the responsibility to understand what the plan will and will not pay for prior to seeking care. It is also an individual responsibility to understand the policy rules, such as the referral requirement. You are accountable for your health care and understanding your health care policy.

Policy: the written document that informs an individual of the agreement to pay benefits for the owner of the policy

Policy Premium: the payment required for coverage under a specific insurance policy for a given period of time (e.g., semester or year)

Policy year: this is the period of time that the policy is in effect

Policy exclusions: some medical care is not covered by the health insurance plan. This is considered a “policy exclusion” All exclusions are specifically listed in the health insurance policy document. It is important to understand what the plan will not pay for.

Preapproval: a provision in an insurance contract that the insured individual must seek prior approval from the insurance company before receiving certain treatments or services in order for them to be covered under the policy

Pre-existing condition: a medical condition that existed before an insurance policy was purchased, whether the insured individual knew about the condition or not

Premium: the amount of money an individual will pay for the health insurance plan. At WashU, all students are charged this amount of money on their student accounting bill. Any student wishing to enroll a dependent does this directly with the insurance company.

Referrals: the student health insurance plan states that any member on the plan, age 18 or older, is required to go to Habif Health and Wellness Center prior to seeking any health care services while they are in the St. Louis area, unless it is a medical emergency. This means you need to make an appointment with Habif to discuss your needs with a provider. The provider will then guide you to the appropriate office, clinic, imaging center, etc. The referral will explain how many visits you may go to without returning to Habif for additional care.

Waiver Process

All full-time, degree-seeking students on the Danforth Campus are required to have health insurance.

Washington University in St. Louis offers a comprehensive student health insurance plan that is robust, Affordable Care Act (ACA) compliant and cost-effective plan through United Healthcare Student Resources.

The Student Health Insurance Premium is added to all eligible students' accounting statement in the fall of each year. Eligible students are considered full time, degree-seeking students in a day program on the Danforth Campus. Eligible students must pay the premium or complete the online waiver process prior to the deadline. After completion of the online waiver process, the waiver will be verified and approved, after which, the premium will be removed from the student's accounting statement.

Students on an F-1 or J-1 visa are not allowed to waive out of the plan unless they are on a US based employer plan through a US based insurance company.

Choosing Health Insurance

Which plan will be right for your dependents?

Students on a J1 or F1 visa may not waive the student health plan. However, you may choose to enroll your dependents in that plan or purchase another plan for them. You should be an informed consumer. Make sure you read the details carefully for high deductible or individual plans. Understand coverage for vision/dental/prescription drug care. It is also important that you consider what benefits are available if you need specialty care and diagnostic services and what care the plan excludes. Insurance plans for families must now provide coverage for children up to age 26.

The student health insurance policy is a robust benefit plan that protects students from large amounts of out of pocket expense when they have a health care need.

Three major categories need to be considered when choosing your health plan

1. **Network Coverage:** All insurance plans have a specific network that is considered “in-network.” This means you must access certain doctors and hospitals in order to have a full benefit under your plan. You should make sure you have coverage in the Washington University Provider Network and the Barnes Jewish Hospital Network in order for your dependents to have full coverage while in the St. Louis area. Your coverage should include comprehensive inpatient and outpatient medical and mental health care. The student health insurance plan provides comprehensive in-patient and out-patient medical and mental health care in the St. Louis area, nationwide, and for travel abroad. The plan also provides emergency assistance for medical evacuation whenever a student or dependent is 100 miles or greater from home. This includes worldwide assistance.
2. **Financial Issues:** Every insurance plan has several financial pieces that must be considered when choosing a plan. These are:
 - **Premium:** All plans charge a premium based on the number of months you are purchasing insurance. In addition to paying this premium, you will have expenses for the care you incur.
 - **Deductibles**

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- In-network and Out-of-network payments for care
 - Out of pocket expenses, including co-pays
 - A **deductible** is the amount of money you must pay prior to any benefits being paid by the insurance company.
 - The student health insurance plan has a deductible of \$350.00 per person, per policy year. This deductible is waived while getting care at Habif.
 - **Co-payment (also called Co-pay)** is generally required up front at the time of service. Co-pays vary from plan to plan and also vary by service. You will also most likely have a different payment structure for accessing doctors, hospitals, radiology, etc. from a list of “in-network” providers than from those not in network. Copayment at Habif is \$10 to see the provider and then 20% of ancillary services such as lab and radiology services.
 - An **out-of-pocket maximum** is the total amount of money that you are responsible to pay for medical expenses you incur during a policy year. Your plan will pay 100% of all medical expenses incurred once this amount has been reached.
 - The out of pocket maximum on the student health insurance plan is \$5,000 per person per policy year; or \$10,000 for all insureds in a family per policy year.

3. **Privacy Concerns:** In the United States, once a person reaches the age of 18, they are considered an adult and do not need consent from a parent to seek medical care. Students who participate in the student health insurance plan provided by the university will be the “owner” of that coverage. Many times students express concerns about seeking care related to their privacy while seeking health care. All financial matters between Habif, the student and the student health insurance carrier will only be known to the student.

Insurance Requirements and FAQs

Q: When does my student accounting statement get charged for the student health insurance plan?

A: The university registrar's system verifies a student's eligibility based upon registration status. Students who are considered full-time, degree-seeking on the Danforth Campus are required to have health insurance coverage. The student health insurance premium will be applied to student accounting statements in July for the fall semester and in November for the spring semester. Students who register after these dates will be assessed the premium upon completion of registration.

Q: When does coverage begin and end?

A: Coverage on the university student health plan:

- begins on August 1 and ends on December 31 for the fall semester
- begins on January 1 and ends on July 31 for the spring semester

Q: When will health insurance cards arrive?

A: Cards are not mailed to students. Please follow the steps below to print out a copy of your card:

- Please visit the [UHC website](https://www.uhcsr.com/wustl) (<https://www.uhcsr.com/wustl>) and create a new 'My Account' or login into your existing My Account. You will need to use your go.wustl.edu email account when creating your My Account. Once done, you should have the option to print a copy of your insurance card or request a hard copy to be mailed to you. Please note, that it can take over an hour from when you have confirmed your enrollment into the Student Health Plan to when you will have access in your My Account to print a copy of your card.

Q: I am going to travel abroad. What kind of insurance coverage should I have?

A: The university's Student Health Insurance Plan provides in-network coverage while abroad. It also has a travel assistance benefit.

Q: What does “in-network” and “out-of-network” providers mean?

A: All insurance plans have a set of providers that have negotiated with the insurance company directly to provide services under the plan. When a person obtains services from an in-network provider, there will be less out of pocket expense than getting services at an out of network provider. The in-network provider listing can be found at uhcsr.com/wustl

Q: Does the student health insurance include coverage benefits for dental and vision?

A: There are only limited dental and vision benefits on the student health insurance policy. Students have the option to purchase dental and vision insurances at an additional cost. You should view the habif.wustl.edu website or directly contact the student health insurance provider to obtain information concerning costs and coverage about the dental and vision plans.

Q: What should you do if you have a billing question?

A: You may schedule an appointment to answer any billing questions. A Billing Question appointment is for any insurance and/or billing related questions you might have for the Billing Coordinator. Please be prepared for this visit with any necessary paperwork (including billing statements, insurance information, etc).

You may schedule a Billing Question appointment via the [Portal](#) by logging in, selecting 'Appointments' and clicking the 'Billing Questions' option or by calling 314-935-6666.

Q: How can you enroll into the ‘Continuation plan’ after your graduation? A:

Washington University in St. Louis students who graduate in May or August have the option to enroll themselves and their dependents in the Continuation Plan after the termination date of their plan. Students and dependents are only eligible for this continuation plan if they have been on the plan for the policy year directly preceding graduation.

Dependents will not be permitted to be enrolled on the Wash U Continuation Plan unless they were insured on the Wash U Plan the previous semester.

For more information about the continuation plans available to Wash U graduates, please call UnitedHealthcare at 866-346-4826.

Q: Does the student health insurance plan include coverage for travels abroad?

A: The Student Health Insurance Plan has insurance coverage available to you while you are abroad. However, you will most likely not be able to use your insurance directly when you are abroad. Providers outside of the U.S. typically do not accept U.S. health plans. You may thus have to pay for healthcare up front with international providers. Providers abroad are considered “in-network” on the student health insurance plan and you will be reimbursed accordingly. Submit care receipts directly to the Student Health Insurance Plan or other health insurance plan as applicable for direct reimbursement. Submit care receipts directly to your insurance company for reimbursement.

Medical emergencies while abroad. The Wash U Student Health care policy automatically comes with a powerful global assistance plan called UHC Global. With UHC Global, anytime a member travels more than 100 miles from home or to another country and experiences a medical emergency, they can make a single phone call to the Operation Center for help (within the US: 800-527-0218; outside the US: 410-453-6330). Their call will be answered by one of UHC Global’s medically-certified crisis managers, who can put in motion a vast number of emergency resources to solve any problem, 24/7. UHC Global will only cover transportation costs if they have given prior approval or if these services are coordinated by UHC Global. You must contact UHC Global prior to arranging services.

Student Health Insurance Policy 2019-20

The Habif Health and Wellness Center is pleased to announce that we are partnering with United Healthcare Student Resources to provide the Student Health Insurance Plan for the 2019-2020 academic year.

This plan will begin on August 1, 2019 for all full-time, degree seeking students. All students in this category will automatically be enrolled in the plan, and each of these students will also have the option to enroll in an optional dental and vision plan; as well as enroll dependents. The deadline to enroll in the optional plans and dependent enrollment will be **September 5, 2019**.

The brochure and details about the policy coverage and exclusions are provided on the Habif website: <https://students.wustl.edu/student-health-insurance-plan-information/>

For questions concerning insurance benefits, enrollment, deductibles, claims, etc, contact **UHC Customer Service** at: **866-346-4826** or through the **UHC website** (<https://www.uhcsr.com/wustl>)

Student Health and Wellness Fee

Washington University in St. Louis assesses a student health and wellness fee to all full-time, degree-seeking students on the Danforth Campus.

The student health and wellness fee is designed to improve the health and wellness of the entire Washington University community. The fee is billed to the student tuition statement each semester. This is separate from Health Insurance and covers activities in the Sumers Recreation Center, Health Promotion Services as well as additional benefits including a number of no cost counseling visits.

For additional details, visit the page: <http://bulletin.wustl.edu/about/tuition/>

Graduate Students Health Insurance Subsidies

Some graduate students on the Danforth campus (e.g., Graduate School, School of Engineering and Applied Science, George Warren Brown School of Social Work) might be eligible for partial subsidies of the for health insurance premium

Detailed information on the subsidies are available each school website.

The Habif Health and Wellness Center

Services:

Habif offers Medical Services including General Medicine and Reproductive Health Care, Nutrition consults, Allergy/Immunization and Travel clinics; Mental Health Services including Psychiatry and Counseling; Ancillary services such as Laboratory, X-ray, and Pharmacy; as well as Health Education and Wellness programs.

Hours:

Monday - Thursday 8 am – 6 pm

Friday 9 am – 5 pm

Saturdays 9 am – 1 pm for urgent medical care only

Closed Sundays and University Holidays

Reduced hours during Winter and Summer Breaks

After Hours Care:

A health care provider is always available by phone for urgent conditions when Habif is closed. To discuss a concern, call 314-935-6666, and follow the prompts.

These providers do not have access to the scheduling system or information from your personal medical record. Please do not call this line for routine appointments or test results.

In the event of a life-threatening emergency, call Campus Police (if on campus) at 314-935-5555 or 911 if off campus. After hours care is provided by Barnes-Jewish Hospital. These services are billed to the student.

Contact information:

Website: habif.wustl.edu

Main Office - 314-935-6666

Mental Health Office - 314-935-6695

Pharmacy - 314-935-6662

Laboratory - 314-935-4969

Health and Wellness Promotion - 314-935-7139

Alcohol, Tobacco and Other Drug Counseling - 314-935-7386

Area Hospital:

Washington University in St. Louis has a large physician network, Washington University Physicians. They work primarily through Barnes- Jewish Hospital. Habif has integrated services with this group of physicians and Barnes-Jewish Hospital systems. It allows for seamless and continuous care.

911 services, Campus Police, and members of residential life offices are able to help assist students to the hospital when necessary. There are shuttles and Metro ride services available for students to this hospital if it is not an emergency.

You may reach Barnes- Jewish Hospital by calling 314-747-3000.

Payment for Services

Payment for healthcare services is the responsibility of the student. Our office files insurance claims with most health insurance companies. Co-payments are due at the time of service and services not covered by the insurance company are the responsibility of the student once their insurance company has paid the appropriate benefits. Students may pay by cash, check, credit card, Bear Bucks or place the charge on their student accounting statement.

Students should bring their insurance cards with them each time they visit Habif.

Medicine Services

Habif Medical Services provides care for the evaluation and treatment of an illness or injury, preventative health care and health education. A team of board- certified physicians, physician assistants and nurse practitioners who are supported by licensed registered nurses and certified medical assistants is in place to meet the medical services needed by the student community.

All Washington University in St. Louis students should seek treatment at Habif first. Any condition requiring specialized medical services will be referred to an appropriate community specialist.

The WU student health insurance plan requires a referral any time care is not provided at Habif.

Mental Health Services

Mental Health Services has a team of professional staff members who work with students to resolve personal and interpersonal difficulties, many of which can affect their academic experience. These include conflicts with or worry about friends or family, concerns about eating or drinking patterns and feelings of anxiety and depression. Although some concerns are more frequent than others, students' experiences are as varied as the students themselves. Staff members help each person to figure out their own situation, through individual, group and couples' counseling, crisis counseling and referrals.

Psychiatric services can assess whether medication should be used to help students with their emotional and mental health issues. Treatment for ADHD and ADD is also completed through the Psychiatric Services area.

Please visit the mental health page on the Habif website for detailed information on the services.

Pharmacy Services

Quadrangle Pharmacy, LLC, located in **The Habif Health and Wellness Center**, is available to all students.

Prescriptions are accepted from any licensed provider if the medication is on Quadrangle Pharmacy's formulary list. The pharmacy stocks medications that are most frequently needed by the students of WUSTL.

There is a form that helps us transfer a prescription from your pharmacy to ours. Please refer to habif.wustl.edu under the "forms" tab to prepare this form for our pharmacy. Payment for pharmacy services is done at the reception desk at The Habif Health and Wellness Center. We accept cash, checks, credit cards, Bear Bucks or the order may be placed on your student accounting bill.

Radiology Services

Radiology exams are essential tools for health care providers to assist in the diagnosis and treatment of illness and injury. The Habif Health and Wellness Center offers these exams on-site to ensure timely and accurate testing. The department is located adjacent to the medical exam rooms in the Habif Health and Wellness Center and is readily available during medical appointments to avoid any delay in care.

A qualified Radiological Technologist licensed in the State of Missouri will perform the examination. Our technologists have many years of experience and are certified by the American Registry of Radiologic Technicians.

All radiology exams performed at the Habif Health and Wellness Center are evaluated by Washington University Physicians who are board certified in Diagnostic Radiology. You can expect top quality care from these experienced physicians who are affiliated with The Mallinckrodt Institute of Radiology and Barnes-Jewish Hospital. In the event that your exam suggests you would benefit from more advanced imaging, that care can be coordinated quickly and efficiently by the Habif Health and Wellness staff and The Mallinckrodt Institute of Radiology. This coordination assures the best possible communication regarding your individual needs to provide timely diagnosis and treatment.

Radiology is provided at the Habif Health and Wellness Center Monday through Friday 9:00 am until 5:00 pm. Needs for radiology exams outside of those hours will be referred to The Mallinckrodt Institute of Radiology or Barnes-Jewish Hospital.

Laboratory Services

The Habif Health and Wellness Center provides full laboratory services. Approximately 10 tests can be performed in the Habif lab. The remainder of all testing that is ordered by Habif is completed by Lab Corp, which serves as our reference lab and is on the Student Health Insurance Plan as a preferred provider. The Habif lab can collect any test ordered by our providers. Any tests ordered by outside providers must be discussed with a registered nurse.

Allergy and Immunization Services

Allergy injections. Habif offers continuous care for students receiving an allergy injection prescribed by an allergist. Students may schedule appointments to receive their injections by calling (314) 935-6666.

Students obtaining allergy treatment services from Habif must present a printed, signed physician order, and the medication to be injected. They will be required to have an epi pen with them the day of their service. A prescription will be provided if necessary by one of medical staff. Their provider is also required to fill out a Habif form that can be found on the Habif website under “Forms”. Allergy injections are given only by appointment. These appointments require a 30 minute waiting period following injection.

Immunization Information. All incoming students must provide proof of immunization for the following:

- 2 vaccines each for measles, mumps and rubella after the age of one year old. A titer may be provided in lieu of the immunizations. (mandatory)
- Meningococcal vaccine is required of all incoming first year students. A booster is required if the initial dose was give before age 16. (mandatory for freshmen)
- 1 tuberculosis test (PPD skin test or blood test such as T-spot or Quantiferon gold) in the past 6 months for students at high risk of tuberculosis. These tests can be performed at Habif, but ideally should be done 6 months or less before coming to school. (mandatory)
- High risk for tuberculosis includes: foreign born from a high-prevalence country; travel for more than 2 months to a high prevalence country; contact with active tuberculosis; HIV positive; suppressed immune system from illness or medication (e.g. organ transplant, prednisone treatment); medical conditions such as cancer, or kidney failure; body weight 10% or more below ideal body weight; work in prison, nursing home, homeless shelter, or hospital; work in lab with mycobacteria; history of abnormal chest x-ray.

Failure to comply with mandatory vaccines may result in housing or registration holds and the unvaccinated student may be requested to leave campus in the event of a public health risk, such as a member of our campus being diagnosed with the communicable disease.

It is also suggested that students provide proof of immunization for:

- Tetanus diphtheria acellular pertussis (Tdap) immunization within the past 10 years
- Hepatitis A and B vaccine
- Varicella vaccine
- Meningitis B vaccine
- HPV vaccine recommended for those age 9-26
- Routine childhood immunizations including polio
- Annual influenza vaccine in the fall

Immunizations including HPV, tetanus, hepatitis A, hepatitis B, meningitis, influenza, measles, mumps and rubella are offered at Habif Health and Wellness Center. Please call (314) 935-6666 for more information or to schedule a nursing appointment

Travel Medicine Services

Habif Health and Wellness Center offers care to students who are traveling abroad, including physical exams, advice, and immunizations as needed. It is advisable to book an appointment at least 3-4 weeks in advance of your travel. This visit will provide information about the necessary vaccines, administration of those vaccines, a discussion about current medications and how to obtain the needed supply prior to travel.

Sexual Assault and Violence Intervention and Prevention

The Relationship and Sexual Violence Prevention (RSVP) Center is located in Seigle Hall (phone number: 314-935-8761)

The Habif Health and Wellness Center offers services to all survivors of sexual assault and interpersonal violence.

This service is open to all students and is completely confidential. Washington University is devoted to pro-actively addressing the issues of sexual violence. Habif has staff members who serve as point people in dealing with sexual assault.

Much more information about the Habif Health and Wellness Center and our services can be found on our website at habif.wustl.edu. Please, never hesitate to call us (314) 935-6666 if you are in need of our help or if you have any questions.