

## Frequently Asked Questions about Student Health Insurance

### Insurance Definitions – from [www.HealthCare.gov](http://www.HealthCare.gov)

1. **Deductible** – The amount you owe for covered health care services before your health insurance or plan begins to pay. For example, if your deductible is \$1,000, your plan will not pay anything until you have met your \$1,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.
2. **Co-payment** – A fixed amount (for example, \$15) you pay for a covered health care service, usually when you get the service. The amount can vary by the type of covered health care service.
3. **Co-insurance** - Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. For example, if the health insurance or plan’s allowed amount for an office visit is \$100 and you have met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

### **Q: Why was a deductible added to the plan?**

A: 1. The Affordable Care Act requires plans to abide by strict coverage definitions so consumers can understand the level of coverage they are buying and easily compare plans in the marketplace. The University-sponsored student plan is at the highest coverage level, “platinum”. The deductible was required so the plan was not >2% above the platinum level of coverage. The current plan coverage is at about 92% of expenses covered, including the deductible.

2. In general, deductibles, co-pays, and co-insurance are added to US insurance plans to put more financial responsibility on the insured person for the cost of their own healthcare. They are financial incentives to stay healthy and not use healthcare resources unnecessarily.

### **Q: Do I have to pay a deductible every year?**

A: The UR student insurance plan is an annual plan that coincides with the student academic year (August 1-July 31). The plan deductible is applied each plan year on August 1, or date of entry to the plan if later in the year.

### **Q: How do I select a Primary Care Provider (PCP)?**

A: All full time students are assigned a primary care provider (PCP) at the University Health Service as they enter the University. Students can change providers if they wish. Most students are happy with the random assignment.

### **Q: How do I arrange for care at UHS?**

A: All UHS care is by appointment. Call 585-275-2662 to schedule an appointment. See [www.rochester.edu/uhs](http://www.rochester.edu/uhs) for UHS office locations, hours and information about the services provided for full-time students.

### **Q: What services need referrals?**

A: Unless you have a life-threatening condition and need immediate emergency care, essentially all specialty services within a 50 mile radius of Rochester need a referral from your UHS primary care provider **before you receive the service**. Often your UHS provider will be able to provide what you need without further referral. The only services that do not require referral are women’s health preventive and reproductive care from an OB/GYN provider, and both acute and preventive care services when more than 50 miles from Rochester. UHS is always the best first choice for care in Rochester.

### **Q: What routine services are covered at no additional cost?**

A: US healthcare experts have defined a group of essential health benefits that must be available at no cost regardless of what plan is chosen. These include preventive care visits, women’s health concerns (including mammograms and Pap tests, etc), HIV testing, vaccinations, obstetric and birth control-related services and other recommended health care as determined by age group. Many of these services are offered by UHS and covered by the mandatory health fee.

**Q: How does coverage work if I am traveling?**

A: The plan covers you anywhere in the world, with the sole exception of your home country if you are from a country with a socialized medical care program. There are more than 1,000,000 physicians and facilities in the Aetna Network throughout the United States. You can search for the closest In Network services by zip code on the Aetna Student Health website.

<https://www.aetnastudenthealth.com/students/student-connection.aspx?GroupID=474948>

**Q: What if I get really sick or badly injured away from home or overseas?**

A: All University students, faculty, and staff are covered under the AXA Assistance plan, serviced by Mercer, arranged through the UR Office of Global Engagement. This is separate from any other insurance you may have and there is NO additional cost for this benefit. To help the University assist you in the event of an emergency abroad, always register your travel at

<http://travel.rochester.edu>. See <http://www.rochester.edu/global/> for more information.

**Q: Does the student health plan cover routine vision or dental care? If not, why not?**

A: The student plan does not cover routine vision or dental care. Adding either would significantly increase the insurance premium charge. When students were asked in the past, they did not want to pay higher premiums to add coverage.

The Aetna Student Health plan does cover care for illness, accident or injury to eyes, and injury with damage to previously sound, natural teeth (up to \$1,000/plan year). In the US, routine dental care is usually covered by a separate dental plan. The Eastman Institute for Oral Health (EIOH) on Elmwood Avenue by the UR Medical Center offers a Student Dental Plan for full-time students. The open enrollment period is from September 1 through October 31. Check the EIOH website at <https://www.urmc.rochester.edu/dentistry/patients.aspx> for information about the plan and an application form.

**Q: Where can I get vision care nearby?**

A: The Flaum Eye Institute in the UR Medical Center offers comprehensive eye care and optical support at several locations nearby. They give a discount with a UR ID card. <https://www.urmc.rochester.edu/eye-institute/patient-services-information.aspx>

**Q: Where can I get dental care nearby?**

A. The Eastman Institute for Oral Health offers comprehensive dental care. For more information, check: <https://www.urmc.rochester.edu/dentistry.aspx>

B. Routine cleanings are available at very low cost through the Dental Hygiene Clinic at Monroe Community College, East Henrietta Road. For more information, check: <http://www.monroecc.edu/depts/denhyg/dental-hygiene-clinic/>

**Q: Where should I get prescription and non-prescription medications?**

A: Unless your prescriber is in New York State, always schedule a visit with your UHS PCP to discuss medication needs. UHS providers can usually prescribe everything you need for treatment in Rochester.

1. UHS has a dispensary of about 30 of the most commonly needed generic prescription medications and a few over-the-counter medications. Your provider will let you know if UHS has what you need. Medications are provided at very low cost. Insurance cannot be billed for medications at UHS.
2. The Employee (and student!) Pharmacy in the UR Medical Center, at the Orange elevators, near 1-5000 in the UR Medical Center is the next best option for medications. They carry virtually everything, can bill insurance, and give a discount on your co-pay with your UR ID.

**Q: What is the best way to find out about the cost of care BEFORE I receive it?**

A: Always call Aetna Student (ASH) Health Customer Service first at **800-897-7042** to get answers to questions about both covered services and the cost of care. The phone number is found on your Aetna Student Health insurance ID card, which you should always carry with you. If after contacting ASH you need additional assistance, send an email to [insurance@uhs.rochester.edu](mailto:insurance@uhs.rochester.edu) and a UHS Insurance Advisor will contact you as soon as possible.