

LEHIGH UNIVERSITY

2014-2015 Student Health Insurance Plan

Healthcare in the United States

- Very expensive
- You are responsible to pay
- Difficult access

Healthcare Cost Examples

- Appendectomy – no complications \$18,000
- Ankle Sprain \$1,990 combined
 - X-ray & Physician \$850
 - Physical Therapy \$1,140
- Mental Health Office Visit \$125-240/visit
- Chemotherapy – 1 example \$2,785/visit
- Biopsy/Hospital Outpatient \$19,293

Health Insurance Administration

- Most providers will confirm coverage
- Present Insurance ID card
- Most providers will submit bill to insurance
 - Collect patient responsibility
- No insurance or not recognized
 - Provider collects 100% from patient

Preferred Provider Network

- **Preferred Providers: In-Network (GWH-Cigna) Providers**
 - Physicians, hospitals, others providing healthcare at negotiated prices w/ insurance company
 - Negotiated rate = full payment – any cost sharing
- **Non Preferred Providers: Out-of-Network Providers**
 - Do not accept negotiated prices
 - All charges in excess of payment are insured's responsibility
 - Usually require upfront payment

Cost Sharing Insurance Terms

- Co-pay
 - Usually a flat amount (\$15, \$30, \$50) per visit that is insured's responsibility
- Co-insurance
 - A percentage of the fee that is insured's responsibility (80-20% or 70-30%)
- Deductible
 - Fixed amount before insurance pays

Lehigh University SHP

- Benefits paid at agreed discount (GWH-Cigna provider) or at R&C (non-GWH-Cigna provider) at the following levels, unless stated otherwise in the brochure:
 - \$0 - \$1,000 will be paid at 100% after a \$50 deductible
 - \$1,001 - \$5,000 will be paid at 80% after another \$50 deductible
 - \$5,001+ will be paid at 100% (unlimited plan maximum)
- Both deductibles will be waived if referred by the Student Health Center.

Lehigh University SHP *(continued)*

- Prescription Drug Coverage
 - Administration through Express Scripts
 - Once in Express Scripts' system, student can present card at a participating pharmacy and will need to just pay applicable co-pay at time of purchase
 - If not in Express Scripts' system yet, student can pay first, then submit for reimbursement
 - Complete prescription drug reimbursement form
 - Include detailed receipt from prescription bag (not payment receipt from cashier) and keep a copy for records
 - Will be reimbursed for cost of eligible prescription minus co-pay

Lehigh University SHP *(continued)*

- Prescription Drug Coverage *(continued)*
 - Co-pays
 - \$0 co-pay for generic prescription contraceptives
 - \$10 co-pay for generic drugs
 - \$20 co-pay for brand name drugs

Lehigh University SHP *(continued)*

- Annual Plan
 - Coverage Period: August 8, 2014– August 7, 2015
 - Plan Cost: \$1,997

Information Online

- Visit **www.universityhealthplans.com** to:
 - Download Claim Forms
 - Look up GWH-Cigna providers
 - Get an electronic copy of your brochure
 - Order an ID card
 - Look up Claim Status
 - Login and password provided to you when you receive your insurance card

Questions

- Eligibility Questions
 - University Health Plans
 - 800-437-6448; or
 - dlyons@univhealthplans.com
- Benefit or Claim Questions
 - Consolidated Health Plans
 - 800-633-7867