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
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](http://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