Student Health Insurance Q&A

# Dental and Vision

#### How do we get dental and vision insurance?

The vision insurance is combined with the dental insurance. When enrolling in the elective dental insurance, there is an option to add vision for $7.00 additional dollars a month.

You can opt into the dental insurance by logging into the website <http://www.gallagherstudent.com/vanderbilt> and clicking on the link “Voluntary Dental” under the menu “My Student Health Insurance Plan”. You will click the “Enroll” button to receive monthly payment estimates.

There is also a dental discount plan called “Basix Dental” and it is located in the “Discounts and Wellness” link under the menu “My Student Health Insurance Plan”. The Basix Dental Savings and Wellness information is listed under “Gallagher Student Complements”.

There is a vision discount plan called EyeMed. You can access the information for the discount and find applicable providers by logging into the website at <http://www.gallagherstudent.com/vanderbilt> and locating the “Discounts and Wellness” link under the menu “My Student Health Insurance Plan”. The EyeMed Vision Care information is listed under “Gallagher Student Complements”.

The vision plan has a 15-month waiting period for coverage for lenses/frames/contacts, but there is no waiting period for eye exam coverage.

There is no waiting period for dental coverage.

#### Why is dental and vision not covered by student health insurance?

Having dental and vision insurance available for purchase, but separate from the student health insurance, allows for those who need this benefit to acquire it. If dental and vision insurance were added to the student health insurance, the premiums would rise substantially for all enrollees. Most medical plans, including Vanderbilt’s employee insurance plan, have separate dental and/or vision plans that are not included in the medical plan for this very reason.

#### Are there any plans for future coverage options for vision and dental insurance?

There are no future plans to add this to the student health insurance plan, for the reasons noted above.

#### When can you sign up for supplemental dental/vision? Does it have to be at the beginning of the academic year or can it be at anytime?

You can enroll at any time. Coverage becomes effective the first day of the following month after you have enrolled.

#### How do I figure out if I'm still enrolled in dental and vision plans?

This information would be found on your dental and vision insurance card. It should list the effective dates of your plan. The plan runs a calendar year from the first day of effective coverage. For instance, if you enrolled in May 2017, the plan would become effective June, 1 and then be effective until June 30th of the next year. If you are uncertain, you should contact Gallagher Student Health by phone.

# Using the Student Health Insurance Plan (SHIP) and Student Health Resources

*Where can I find detailed plan information?*

Click on the “Insurance Certificate” link on the “My Benefits and Plan Information,” or go to <https://www.gallagherstudent.com/brochures/9426.pdf>.

#### Is mental health care and substance abuse treatment covered?

Mental health and substance abuse are covered as any other illness (deductibles would apply to all services).

#### Referral Information- What is a referral and why do I need one in order to be seen outside of Student Health?

In order to help keep costs as low as possible, many insurance plans have pre-certification requirements for specialist visits or advanced testing (such as CT scans) and/or prior approval requirements for certain medications. This means that an assigned primary care provider is the “gatekeeper” to these higher levels of service. This is a very common model in most HMOs (Health Maintenance Organization) and similar insurance plans.

The Gallagher Student Injury and Sickness Insurance Plan also has referral requirements for students enrolled on the plan. This means that care outside of the Student Health Center requires an annual referral before the claim will be processed. Students can request the referral from their primary care provider at the Student Health Center by messaging that provider or calling Student Health at 615-322-2427. Students who do not have an established relationship with a primary care provider at Student Health can call 615-322-2427 to schedule a brief appointment for a referral request and/or to schedule an appointment to establish care with a primary care provider at Student Health. In many cases, students end up finding that Student Health may be able to fully meet their needs without the need for the outside referral and the costs associated with care outside of Student Health. Students who wish to maintain a relationship with a primary care provider outside of Student Health are welcome to do that, but the insurance still does require an annual Student Health referral for those visits before the claims will be paid.

In the following cases, referrals are not required:

* Care that occurs when the Student Health Center is closed
* Medical Emergencies
* Medical care received when an Insured Student is more than 40 miles from the Vanderbilt University campus
* Medical care received when an Insured Student is no longer eligible to use the Student Health Center due to a change in student status (for example, while a student is on medical leave of absence)
* Medical care for Insured Dependents
* Maternity, obstetrical and gynecological care
* Mental Illness Treatment and Substance Use Disorder Treatment.

Please see <https://medschool.vanderbilt.edu/student-health/student-health-insurance> for additional information, including FAQs and brochures for the Gallagher Student Health Insurance Plan.

#### Are 90-day refills covered for prescriptions?

Both 30 and 90-day prescriptions are covered under the plan.

30-day prescriptions can be filled at any pharmacy that is a member of the Express Scripts network. This includes all major chain pharmacies as well as many smaller locally owned pharmacies.

There is a mail-order option for more chronic medications, with up to 90 days at a time available for refills.

Please see <http://www.gallagherstudent.com/vanderbilt> and click on the pharmacy tab on the left for more information regarding the prescription benefit, including the option to download registration forms for the mail-order pharmacy. Sign-up forms and more information are also available at Student Health.

#### What is the process for seeing doctors outside of Vanderbilt? How can I go to a doctor of my choosing?

All covered providers can be found through the dedicated “Find a Doctor” tab located at <http://www.gallagherstudent.com/vanderbilt>.

All referrals for providers outside of Student Health do require a referral in advance of the visit. Please see above for detailed information regarding the referral process.

#### Will graduate students be able to get a Primary Care Physician?

All routine, preventive, and sick care is offered at Student Health.

Student Health encourages all students to establish a primary care relationship at their clinic since it’s a free service. However, students who prefer to seek primary care outside of Student Health can seek referrals as per the process above. The deductible and other fees may apply for outside services.

#### How can I gain access to high-quality mental healthcare (long-term therapy) outside of the university/PCC?

Mental health and substance abuse are covered as any other illness

It is the student’s responsibility to find a provider in the community that accepts the insurance plan and to ask about how the provider files claims to determine out of pocket costs.

A list of providers on the Gallagher student insurance can be found under “Find a Doctor” tab at <http://www.gallagherstudent.com/vanderbilt>

Students who need long-term or more frequent mental health services beyond the scope of the PCC and Student Health can also use the PCC’s community resource guide at <https://medschool.vanderbilt.edu/pcc/community-referrals>

#### I cannot seem to create an account with Healthsmart to view my claims. Why is that?

You can access claim information through the United Health Student Resources website, not Healthsmart. This website is [https://www.uhcsr.com](https://www.uhcsr.com/).

Kristina Miller at the Student Health Center is also available at 615-343-4688 to assist students who have questions or need assistance in insurance matters.

#### Will maternity benefits change?

This benefit did not change for the upcoming year

#### Will there be options for plans other than opt in or opt out?

Not at this time. At this time there are no plans to change from an opt out to an opt in model. This is the easiest way for the University to verify that all students are covered adequately while they are attending the university.

#### I'm currently on my parent's insurance but will transition to student health insurance in the middle of the next academic year. What is the process of doing this?

You can enroll in the student health insurance at any time within 30 days of a qualifying event such as divorce, birth, death of a spouse, or coverage change. Information regarding student health insurance may also be found at <http://www.gallagherstudent.com/vanderbilt> .

There is a Petition to Add form that is available on the Gallagher site at <http://www.gallagherstudent.com/vanderbilt> The student should print and fill out the form and provide documentation of the qualifying event and turn the form along with that documentation to Student Accounts.

#### How will graduate students with dependents be covered? Since dependents (kids, spouses, etc.) cannot go to Student Health?

Since dependents are not eligible for care at the Student Health Center, all of the care must be sought in the community. A list of providers on the Gallagher student insurance can be found under “Find a Doctor” tab at <http://www.gallagherstudent.com/vanderbilt>

Student Health maintains a list of community providers at <https://medschool.vanderbilt.edu/student-health/community-resources-students> but it is the student’s responsibility to confirm that the provider is still in network before going for a visit.

#### How do I add my spouse?

You can add your spouse to the student health insurance at the beginning of the academic year by clicking the “Dependent Enroll” link under “Student Access” at <http://www.gallagherstudent.com/vanderbilt>

# Finances and SHIP

#### Why did the prescription deductible and copays go up in August 2017? (deductible--formerly $0, now $100; copays--formerly $25 for name brand, now $40).

It was necessary to raise the yearly (August to August) deductibles in order to keep the premium increase as low as possible. Utilization of the plan outstripped the premium base, so changes were needed in the plan design to contain any changes to the premium.

#### Will they continue to increase?

There are no plans to increase the deductibles and copays for 2017-18.

#### Are there any solutions to the increasing costs for premiums, medicines and specialty visits?

There is no way to predict the future claims experience of the plan. Healthcare costs are rising nationwide. Unfortunately, if claims continue to exceed premium dollars, then the only way to have a financially viable plan and to sustain the plan is to consider changes to premiums and plan design (deductibles, benefit details, and co-pays).

The Student Health Center works very hard to protect the plan from high claims by:

Encouraging primary care services at the Student Health Center

Providing some additional services that normally would require care outside of Student Health:

Sports Medicine on site

A dispensary for commonly prescribed medicines

Negotiated low copays for commonly ordered labs

Nutritionists on site

IUD placements (effective summer 2017)

Abnormal Pap evaluation with colposcopy on site

#### If you choose to enroll in student health insurance during a semester leave of absence, how much does that cost?

All graduate and professional students registered in degree programs of four or more credits, or who are actively enrolled in research courses and are designated by Vanderbilt University as maintaining full-time enrollment, are eligible for the student insurance as long as they have been enrolled for 30 days or more

If you are an enrolled student in the fall and are covered by the student health insurance plan, that coverage will continue through the August termination date, even if you are not enrolled for the spring semester, unless you choose to disenroll from the plan.

 If you are graduating in December 2017, you can complete a Request to Terminate form from the on-campus representative at kristina.miller@vanderbilt.edu. The form is due no later than December 31st every year.

If you are not enrolled in the Spring semester or you wish to disenroll from the Student Plan for the Spring semester you can complete an online disenrollment form at [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt) starting October 15th and ending January 15th. The student would need to provide comparable coverage to be approved for the disenrollment.

#### Can institutional allowance funds from a pre-doctoral F31 fellowship be used to pay for a dependent's health coverage?

This would be up to the program to decide if they wanted to pay for this coverage.

#### Can dependent health coverage be added to the budget for fellowships like F-31, AHA, etc?

This would be up to the program to decide if they wanted to pay for this coverage.

#### Is there a claims appeal process I can use, or someone I can talk to?

The insurance representative at Student Health is available for questions and concerns regarding claims, enrollment and eligibility. Kristina Miller is the representative at the Student Health Center and is available at 615-343-4688 to assist students who have questions or need assistance in insurance matters.

#### Is there a way to get our own insurance and be reimbursed?

The insurance will need to meet University standards in order to receive a waiver. The reimbursement question is dependent on the graduate school/department.

#### Why do I pay out of pocket for so many services outside of Student Health?

Unfortunately, healthcare is very expensive, which is part of the reason that most universities do have a college health center-- to take away some of the financial pressure off their students for routine health matters and minor illnesses and injuries. No insurance covers its customers 100% until annual out of pocket maximum levels are reached. This means that students who need care outside of Student Health will incur charges for deductibles and co-pays. The good news is that the insurance does cover 85-90% of the charges, leaving the student responsible for the smaller portion.

#### What is the deductible?

The deductible is $250 for in-network care and is $500 for out of network care.

There is also a separate $100 deductible for the pharmacy program (prescriptions).

# Structure of SHIP---what are the different companies involved and what do they each do?

* Arthur J. Gallagher Student Health Division is Vanderbilt’s broker in the insurance bid process for the university. Vanderbilt relies on Gallagher’s experience and contacts in the insurance industry to procure multiple competitive bids for the university to review on behalf of its students. In addition, Gallagher provides:

Central website for the program, including links to the claims and pharmacy programs

Central customer service for the university and the students

Coordination of implementation of the plan, including brochures, ID cards, and on-campus visits to assist the university and its students

* United Healthcare Student Resources is the underwriter and owner of the plan and provides a nationwide extensive network of providers and hospitals from which students can choose for care. All benefits are paid through United Health, but similar to other large insurance companies, they do out-source some components of their business:

Claims processing: Healthsmart

Pharmacy benefit: Express Scripts