

HEALTHY LIVING AT UW

International Student Health Insurance Plan (ISHIP)
& Hall Health Center

AGENDA

- > **Hall Health Center**
 - Background on Hall Health
 - Health insurance basics
- > **International Student Health Insurance Plan**
 - What it is
 - How to use it
 - How to get help
- > **Q&A**



HALL HEALTH CENTER



WHAT IS HALL HEALTH CENTER

- > **Across from the HUB**
- > **Primary & specialty care *on campus***
- > **Part of UW Medicine**
- > **Who will I see for my care?**
 - About 40 providers (MDs, NPs, and mental health)
 - About 20 Consulting Nurses (RNs)
- > **Serves students & their families**
- > **Hours of operation**

Expect to pay out-of-pocket for medical care in the US



RESOURCES IN YOUR FIRST LANGUAGE

- > **Telephone interpreters available at Hall Health at no cost to you; be sure to request in advance (best when making your appointment)**
- > **Tell your provider if you would like written materials in a language other than English**



POP QUIZ!

- > **What types of providers can perform a physical exam of your body (i.e., in a gown)?**
 - a) MDs
 - b) Nurse Practitioners
 - c) Registered Nurses



EXAMPLE OF AN APPOINTMENT

- > **Nguyen has a very sore throat**
- > **Calls Consulting Nurse from home**
- > **Consulting Nurse tells him to come in at 2PM to see a provider**
- > **Nguyen brings insurance card and Husky Card and checks in at front desk**
- > **Waits in waiting room to be called back**
- > **MA calls Nguyen back and takes him to exam room**
- > **MA takes blood pressure, temperature**
- > **Nguyen waits for provider to come in**
- > **Provider comes in, does exam and test for strep throat**
- > **Provider talks about self-care**
- > **Nguyen goes home**



NO-COST SERVICES AT UW

> **Mental health**

- **UW Counseling Center**
- **Short term mental health support at Hall Health**
- **Let's Talk**
- **Academic coaching**

> **Physical health**

- **Consulting Nurse**
- **One visit (face-to-face time with an MD or NP) per quarter for problems**



CONSULTING NURSE 101

WALK IN (students only)

Walk in to Hall Health Center,
no appointment needed



Check in at the Patient Service Center



You will be asked to wait until
a nurse can see you.*

*Approximate wait times are posted on lobby and
waiting room monitors.

CALL

(206) 221-2517



Your call will be returned
within 2 hours

**After hours, call the 24-hour Community Care Line
nurse consult service at (206) 744-2500**



HEALTH INSURANCE BASICS

- > **Card**
- > **Coverage**
- > **Network**



HEALTH INSURANCE BASICS

Card

INSURANCE COMPANY NAME		COVERAGE TYPE
MEMBER NAME: JOHN DOE MEMBER NUMBER: XXX-XX-XXXX		EFFECTIVE DATE: XX-XX-XXXX
GROUP #: XXXXXX-XXX-XXX	PRESCRIPTION GROUP #: XXXXX	
PCP CO-PAY: \$15.00 SPECIALIST CO-PAY: \$25.00 EMER. ROOM CO-PAY: \$75.00		PRESCRIPTION CO-PAY: \$15 GENERIC \$20 NAME BRAND
MEMBER SERVICES: 1-800-XXX-XXXX CLAIMS/INQUIRIES: 1-800-XXX-XXXX		

HEALTH INSURANCE BASICS

Coverage

- > **Copay**
- > **Co-insurance**
- > **Deductible**
- > **Preventive services**
- > **Services that aren't covered**
- > **How billing works**

POP QUIZ!

- > **Nguyen has co-insurance of 25%. His appointment costs \$100. How much will he be billed?**
 - \$25



HEALTH INSURANCE BASICS

Network

> In-network

Doctors and other health care providers approved by your health plan

> Non-network

Doctors and other health care providers not approved by your health plan. You will pay more for these!

EXAMPLE OF BILLING PROCESS

- > **Nguyen's provider completes a form after his visit**
- > **Billing department sends bill to insurance company**
- > **Insurance company sends Explanation of Benefits to Nguyen**
- > **Hall Health sends bill to Nguyen**



POP QUIZ!

- > **What are the three things you need to find out about your private insurance?**
 - **Card**
 - **Coverage**
 - **Network**



TYPES OF CARE

- > **Primary**
 - Check-ups for cough, cold, flu
 - Most health needs
- > **Specialty**
 - Providers that have special advanced training (i.e., endocrinologist, cardiologist, surgeon)
- > **Urgent**
 - For severe but not life-threatening illness & injury
- > **Emergency**
 - For life-threatening illness & injury
- > **Complimentary & alternative**
 - Acupuncture, massage, Chinese medicine



POP QUIZ!

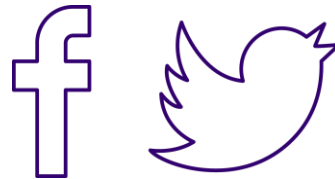
- > **It's 10AM on Saturday. Hall Health is closed but your head is pounding and you're sure you have a sinus infection. Where do you go for care?**
 - a) **Primary care**
 - b) **Urgent care**
 - c) **Emergency room**



HOW TO REACH HALL HEALTH

Patricia Atwater
(206) 616-8476
atwaterp@uw.edu

(206) 685-1011
hallhealth.washington.edu



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for AMBULATORY HEALTH CARE, INC.



INTERNATIONAL STUDENT HEALTH INSURANCE PLAN



UNIVERSITY *of* WASHINGTON



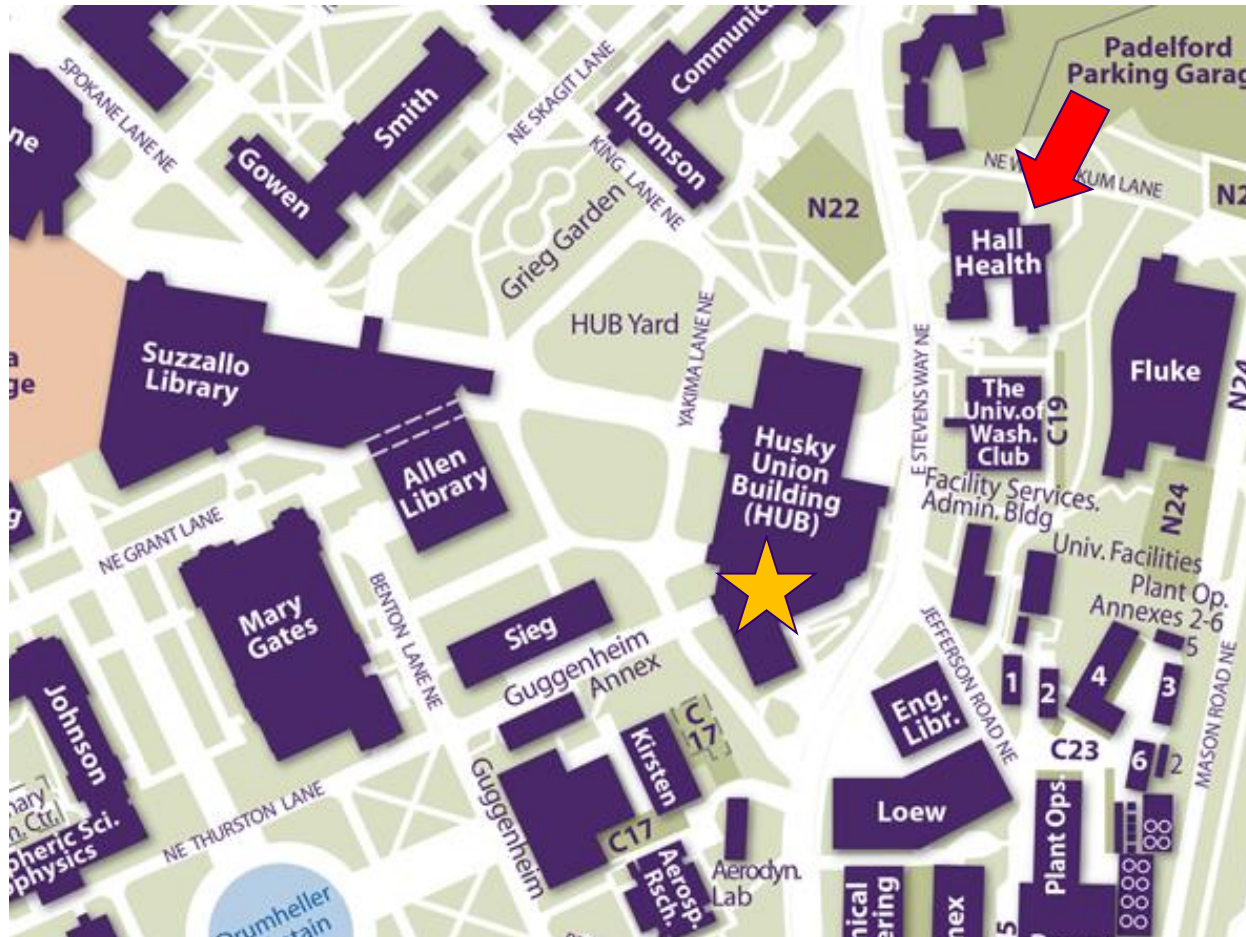
CONTACT ISHIP

Chris Dessert
ISHIP Counselor

Hall Health Center
Wellness Resource Center
stdins@uw.edu
(206) 543-6202



WHERE TO FIND ISHIP ON CAMPUS



REGISTERING FOR ISHIP?

- Registration
- Grade Inquiry
- DARS - Degree Audit
- Financial Aid Status
- Tuition Statement
- Class Schedule
- Unofficial Transcript
- Change of Address
- Direct Deposit Transfer
- Credit Card Payment
- Visual Schedule
- Official Transcript
- **Insurance/Optional Charges**
- Short-Term Loan

Insurance/Optional Charges - Autumn 2016

Select a different quarter: [Summer 2016](#)

International Student Health Insurance Plan (ISHIP)

The UW international student health insurance plan (ISHIP) is mandatory for all international students with F-1 and J-1 visa status. Students can choose whether to enroll their spouse and children. For more information on the plan and eligibility, see the [International Student Health Insurance Plan](#) web page.

- **Eligible international students will be enrolled automatically in quarterly/student-only coverage for each quarter they register for classes.**
- You can change your coverage plan at any time up to the third Friday of the quarter (October 14, 2016 - the tuition due date).
- You may select the annual plan (extends coverage to August 31, 2017) or add a spouse or children up to the October 14, 2016 tuition due date deadline.
- Once you select the annual plan, no changes or cancellations can be made after October 14, 2016 unless you marry or have a child.
- If you marry or have a child after the deadline then you may add them to your plan within 30 days of the event.

For more information please see the [International Student Insurance FAQ](#) or go to the International Student Health Insurance Office, 187B Hall Health Center, email: stdins@uw.edu, phone: 206-543-6202.

Summer Quarter - If you will NOT be registered for courses during summer quarter, you may purchase coverage by selecting annual coverage when you register for courses during autumn, winter or spring quarters.

- **Graduate Appointee Insurance Program:** If you have a qualifying TA/RA/SA or fellow/trainee appointment for autumn quarter 2016, you may be eligible for the [Graduate Appointee Insurance Program](#) (GAIP). If you are eligible for GAIP your ISHIP coverage will be cancelled automatically. Please note that you will need to re-enroll your spouse and children in GAIP.

International Student Health Insurance Plan:

Your insurance is not active unless you register for class(es) and remain registered through the 3rd Friday of autumn quarter (October 14, 2016).

Cost: \$310.00 -- Autumn quarter 2016 insurance

- ☐ Annual insurance through summer quarter 2017
- ☐ Include dependents in insurance plan



HOW DOES ISHIP WORK?

Tier System

- > **Hall Health Center**
- > **In-network**
 - **Clinics that are contracted with Lifewise**
- > **Non-network**
 - **Clinics not contracted with Lifewise**

WELCOME EMAIL



Dear Student,

Welcome to the University of Washington, International Student Health Insurance Plan (ISHIP) – Seattle, insured by LifeWise Assurance Company.

We have received your enrollment information. Now please complete these steps:

Keep your mailing address up-to-date

- LifeWise Assurance Company will send a welcome packet to your current mailing address on record with the University of Washington.
- To make sure you receive important mailings, confirm the address below:
 <Address 1>
 <Address 2>
- If this address is not correct, be sure to update it on your [MyUW](#) account.

Create an online account

- Create your account at student.lifewiseac.com/uw/ship.
- When you log into your account, you'll be able to:
 - Find information about your benefits
 - See your healthcare spending
 - Print a temporary identification (ID) card you can use to get care immediately

Enroll eligible dependents online

If you chose coverage that includes dependents when you purchased student insurance on [MyUW](#), enroll them now. This will ensure the doctors and other healthcare providers can see they have coverage and allows timely processing of your bills.

When you create and log into your online account, go to Enroll Family Members to complete this step.

ID cards

- If you are a new member, you'll get your LifeWise ID card in the mail soon.



LIFEWISE INSURANCE CARD

	UNIVERSITY of WASHINGTON
Member IMA MEMBER	Medical Network LIFEWISE AC Dental YES
Prefix Identification# Suffix ZNU 99999999 01	
Group# 900003f Rx Group# LWACDOP BIN# 610014	SHIP PLAN EMERGENCY ROOM \$100
Date Printed 01/01/2015	
Rx	MultiPlan PHCS



HOW MUCH DOES IT COVER?

- > **Hall Health Center**
 - 75% coverage (**\$100 quarterly deductible is waived for most services**)
 - 100% coverage for preventative services

- > **In-Network**
 - 75% coverage (after you pay \$100 quarterly deductible)
 - 100% coverage for preventative services

- > **Non-Network**
 - 60% coverage (after you pay \$100 quarterly deductible)
 - Preventative services **not** covered



MEDICAL BENEFITS

- > **Preventative services**
- > **Emergency care**
 - Evacuation
- > **Inpatient care**
- > **Rehabilitation**
 - Physical therapy, massage therapy, acupuncture
- > **Mental health**
 - Individual/group therapy and medication management
- > **Dental**
- > **Vision**



PHARMACEUTICALS



- > **Rubinstein Pharmacy/Network Providers**
 - \$20 copay for generic drugs
 - \$30 copay for brand name drugs
 - \$45 copay for non-formulary drugs
- > **Non-network providers**
 - 50% coverage
 - Up to \$150 maximum per prescription





Before going to the ER give Teladoc® a call

Who wants to sit in a waiting room when they are feeling sick? Teladoc doctors are available 24/7/365 to provide quality care through the convenience of phone or video consults. The next time you're sick, **consider your options:**

ER OR URGENT CARE	OR	TELADOC
 <p>Drive to the nearest office while sick</p> <p>Wait hours before seeing a doctor</p> <p>Pay high ER and urgent care fees</p>		 <p>Request a consult from work or home</p> <p>A doctor calls you back in 16 min, on average</p> <p>Get the care you need at a price you can afford</p>
GET THE CARE YOU NEED <p>Teladoc doctors can treat many medical conditions, including:</p> <ul style="list-style-type: none">• Cold & flu symptoms• Allergies• Bronchitis• Skin problems• Respiratory infection• And more!		
SHARE WITH YOUR PCP <p>With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.</p>		

Talk to a doctor anytime for \$40 or less

 Teladoc.com

 Facebook.com/Teladoc

 1-800-Teladoc

 Teladoc.com/mobile

POP QUIZ!

- > **Where do you get your best level of coverage?**
 - a) **Non-network Clinic**
 - b) **In-network Clinic**
 - c) **Hall Health Center**
 - d) **UW Medical Center**




WHEN AM I COVERED?

Coverage Periods

Quarter	Coverage Period
Autumn	Sept 1 st – Jan 2 rd
Winter	Jan 3 th – March 26 th
Spring	March 27 th – June 18 th
Summer	June 19 th – Aug 31 st
Annual	Quarter purchased – Aug 31 st


FINDING AN IN-NETWORK PROVIDER



University of Washington
SHIP students

[Home](#) | [Contact Us](#) | [24-Hour NurseLine](#) | [About Us](#)
[Find a Doctor](#) | [Forms](#) | [Pharmacy](#) | [Discounts](#)

Create Account | Log In



Student Inspired Health Plans

Effective September 20, 2014, your health plan will be changing to include prior authorization.

Plan Enrollment and Use

- [Getting Started with LifeWise Student Insurance](#)
- [Using Your Health Plan](#)
- [Enroll Family Members in Your Plan](#)
- [Access Your Claims](#)

Benefits and Features

- [Plan Information](#)
- [Pharmacy](#)
- [Find a Doctor, Hospital, Clinic or Other Provider](#)
- [Discounts](#)

Benefit Booklets

- [SHIP Students 2013-2014 \(.pdf\)](#)
- [ISHIP Students 2014-2015 \(.pdf\)](#)

Summary of Coverage

- [SHIP Summary of Coverage 2013-2014 \(.pdf\)](#)
- [ISHIP Summary of Coverage 2014-2015 \(.pdf\)](#)

Plan Benefit Summaries

- [Summary of Plan Benefits and Enrollment Information](#)



Your First Visit

- > Johnny goes to Hall Health Center and sees a Consulting Nurse (**at no charge**)
- > Johnny sees provider
 - Office visit is \$200
 - Johnny pays \$0 (**one subsidized visit**)
- > Johnny gets x-ray (billed to your insurance)
 - X-Ray is \$100
 - I-SHIP pays \$75
 - **Johnny pay \$25**
- > Johnny gets generic medication
 - **Johnny pays \$20**
- > **Johnny pays total of \$45.**



Your First Visit

> Hall Health Center

- Subsidized visit
- Deductible waived
- \$45

> In-network

- No subsidized services
- Deductible applies
- Johnny pays \$170

> Non-network

- Johnny pays \$200+

> \$45 vs. \$170 vs. \$200+



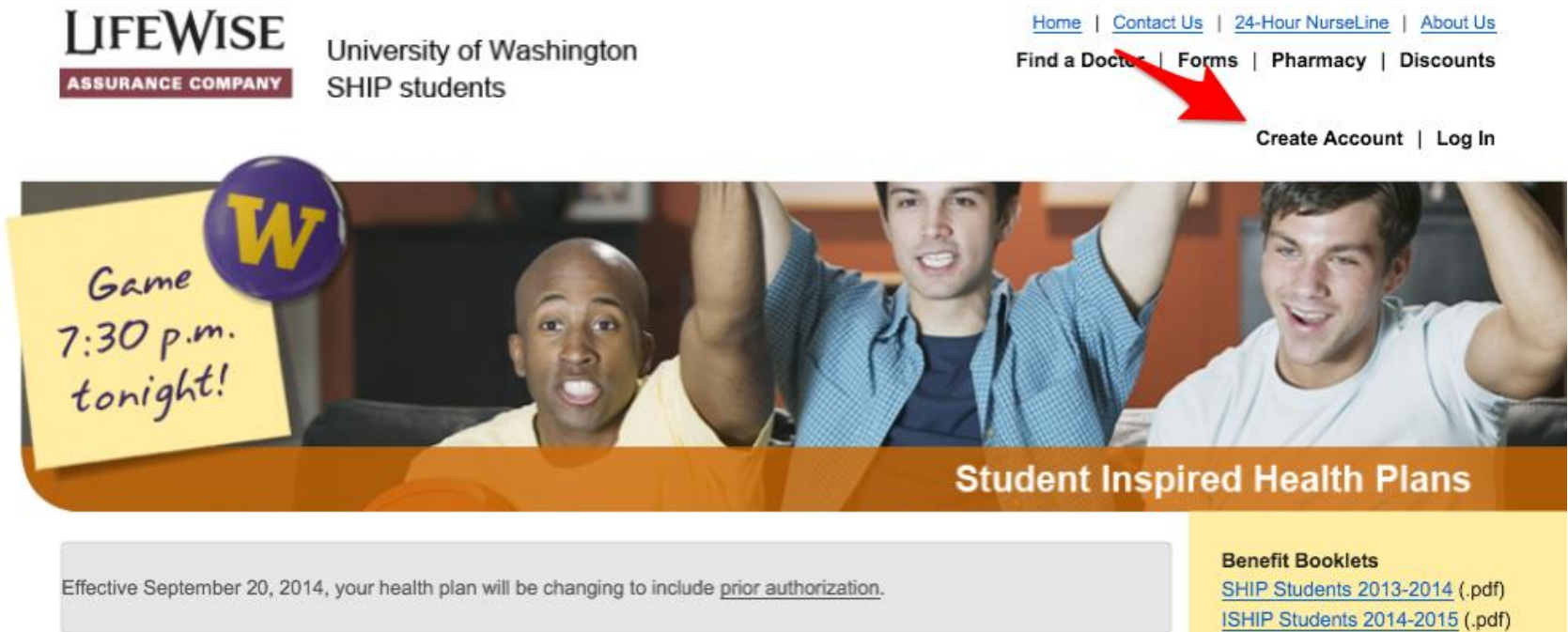
ACTION PLAN

- > **Keep your local address updated**
- > **Use your insurance card**
- > **Check your benefits with your ISHIP Counselor**
- > **Create an account on the Lifewise website**
- > **Ask a lot of questions**



ACTION PLAN

Create an Account



LIFEWISE
ASSURANCE COMPANY

University of Washington
SHIP students

[Home](#) | [Contact Us](#) | [24-Hour NurseLine](#) | [About Us](#)
[Find a Doctor](#) | [Forms](#) | [Pharmacy](#) | [Discounts](#)
[Create Account](#) | [Log In](#)

Game
7:30 p.m.
tonight!

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[ISHIP Students 2014-2015 \(.pdf\)](#)

POP QUIZ!

- > **Why didn't Johnny have to pay for his visit at Hall Health Center?**
 - a) **ISHIP covered it all**
 - b) **It was his one subsidized visit**
 - c) **Johnny was a straight A student**



HOW TO GET HELP

- > **ISHIP Office**

- Hall Health Center

- > **ISHIP website**

- washington.edu/ship/international-student-insurance-health-plan/

- > **Lifewise website**

- <https://student.lifewiseac.com/uw/ship/>



Can I Waive ISHIP?

- > **You are an exchange or “visiting” student attending UW through an official exchange program sponsored by a UW department or the UW Office of International Programs & Exchanges.**
- > **You are funded by your government, or the US government.**
- > **You receive health insurance from a US employer of your parent, spouse, or domestic partner.**
- > **You are enrolled at UW but are doing research outside of the US.**
- > **You are working in the US and are receiving health insurance through your employer.**



How to Waive ISHIP?

- > **Submit online waiver request at ISHIP website**
 - Must submit by 1pm of the tuition deadline (**October 13th!**).
- > **<https://iss.washington.edu/student-life/health-insurance/>**
- > **Still not sure if you can waive?**
 - Email inswaive@uw.edu

