

Insurance Quick Form: Guide to Using Student Health Insurance

This guide will provide you with information on how to use the International Student Health Insurance Plan. Follow these instructions to minimize out of pocket costs. You should be emailed your insurance card and documents. However, you can also download them at any time by visiting <http://healthsmart.com/iso.aspx>.

- 1) Go to Student Health Center first. If SHC is unable to assist, or they are closed, go to a doctor (preferably in-network).
 - a. You will find a list of all in-network doctors at <http://healthsmart.com/iso.aspx>.
 - b. If medications are prescribed, always ask for the generic version instead of the name brand. This will save you money.
- 2) Pay for any portion of your bill that you are required to pay upfront. Note that the Student Health Center will require full payment (future billing not possible).
- 3) Immediately complete claim form. Visit <http://healthsmart.com/iso.aspx> to download a Claim Form.
 - a. Submit ALL receipts, statements, and/or your itemized bill to the claims administrator:
HealthSmart
3220 West Market Street, Ste 100
Fairlawn, OH 44333
 - b. You may check on the status of your claim form using the same website.
- 4) Receive reimbursement check generally within 1 to 2 months of completed packet.

Term Glossary:

Deductible – a flat rate of each bill that you are responsible for.

Co-insurance – the portion of your bill that you are responsible for, after the deductible has been paid. The insurance company will cover the remaining portion of the bill, according to the policy.

In Network – providers “in network” have a signed agreement with the insurance company to accept the insurance. The insurance will cover the actual bill charged, according to the policy.

Out of Network – providers “out of network” do not have a signed agreement with the insurance company to accept the insurance. The insurance will cover the “usual and customary” (average) expected amount for each procedure, according to the policy. If the doctor you chose charges a higher rate, you will be responsible for the difference. In other words, you **may still choose to use an out of network doctor but your costs may be higher.** The Student Health Center is considered out of network but costs at the SHC are generally much lower than a private doctor’s office.

Exclusions – the incidences that the insurance plan will NOT cover. Review this list carefully, especially exceptions #3, #9, #12, #15, #16, and #21.

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Example 1: A student has an infection and visits the doctor for antibiotics. The bill for the visit is \$100. The medication costs \$75. The same visit would cost \$50 at the Student Health Center with medication costs of \$50.

Student Health Center	In-Network	Out of Network
<ul style="list-style-type: none"> • Visit Costs \$50 • Deductible is \$45. • Insurance will cover 80% of remaining reasonable and customary charge (\$4). You would be responsible for the remaining \$1. 	<ul style="list-style-type: none"> • Visit Costs \$100 • Deductible is \$250. • Insurance will not cover any portion of the visit. You are responsible for whole \$100 visit cost. 	<ul style="list-style-type: none"> • Visit Costs \$200 • Deductible is \$250. • Insurance will not cover any portion of the visit. You are responsible for whole \$200 visit cost.
<ul style="list-style-type: none"> • Medication costs \$50. • Insurance company will reimburse 75% (\$37.50) • You must cover remaining 25% (\$12.50) 	<ul style="list-style-type: none"> • Medication costs \$75. • \$250 deductible has not been met. Insurance company will not cover medication charge. • You must cover cost (\$75) 	<ul style="list-style-type: none"> • Medication costs \$75. • Deductible is met at \$250 out of pocket (\$200 visit cost + \$50 of medication cost). Remaining \$25 is reimbursable at 75% of the cost (\$18.75). • You must cover remaining 25% (\$6.25)
Total Cost to You: \$58.50	Total Cost to You: \$175	Total Cost to You: \$256.25

Example 2: A student has a strong, lasting headache and visits the doctor for advice. The bill for the visit and routine tests is \$400. The same visit would cost \$250 at the Student Health Center.

Student Health Center	In-Network	Out of Network
<ul style="list-style-type: none"> • Visit Costs \$250 • Deductible is \$45. Remaining bill: \$205 • Insurance will cover 80% of remaining reasonable and customary charge (estimated \$164). You would be responsible for the remaining \$41. 	<ul style="list-style-type: none"> • Visit Costs \$400 • Deductible is \$250. Remaining bill: \$150. • Insurance will cover 80% of the remaining bill (\$120). You are responsible for the remaining \$30. 	<ul style="list-style-type: none"> • Visit Costs \$400 • Deductible is \$250. Remaining bill: \$150. • Insurance will cover 80% of the remaining “usual and customary charges.” This may result in extra charges to you.
Total Estimated Cost to You: \$86	Total Cost to You: \$280	Total Estimated Cost to You: \$280 (if all remaining charges included in bill are considered usual/customary). If higher, you pay the difference.