

# **Ambulatory Health Care Program for Students and Fellows**

## **2004-2005**

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### **IMPORTANT TELEPHONE NUMBERS**

Monday through Friday 8:00 a.m. to 4:30 p.m.

Appointments/Information . . . . .	410-955-3250
Physician On-Call . . . . .	410-955-4331
Medical Director's Office . . . . .	410-614-0986
Clinic Manager . . . . .	410-614-5050
Billing/Benefits Questions . . . . .	410-955-3872
Student Mental Health Service . . . . .	410-955-1892
Faculty and Staff Assistance Program (FASAP) . . . . .	410-955-1220
Student Assistance Program (SAP) . . . . .	410-955-1220
Your Pediatrician _____	

### **AFTER-HOURS PHYSICIAN ON-CALL SYSTEM**

The University Health Service provides an after-hours, seven-day-a-week physician on-call system for urgent health care problems. In the event of after-hours problems the patient must first contact the appropriate physician on-call in order to be eligible for program benefits.

### **AFTER-HOURS TELEPHONE NUMBERS**

Evenings, Weekends, and Holidays

Adult Medical/Surgical Emergency . . . . .	410-955-4331
(for physician on-call)	
Psychiatric Emergencies . . . . .	410-955-5964
(for Emergency Room Psychiatrist on-call)	
Your Pediatrician _____	

### **NEEDLE STICK EXPOSURES**

If you are exposed to potentially infected blood or body fluid, you must call the needle stick hotline immediately for instructions . . . . . 410-955-STIX (410-955-7849)  
(available 24 hours a day, 7 days a week)

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## INTRODUCTION

The University Health Service Center (UHS) offers comprehensive ambulatory medical services to eligible students and fellows and their spouses/same sex domestic partners and dependent children through funding provided by the participating schools of the University and Hospital. The program is intended to provide most ambulatory care services as a supplement to the Johns Hopkins Student Health Program (SHP). These services are customarily provided by faculty and professional staff of the School of Medicine.

Following is a summary of the services provided:

**Basic Insurance Plan** through the Johns Hopkins Student Health Program (SHP) which is administered by the Johns Hopkins Employer Health Programs (EHP).

**Adult Ambulatory Care** is offered to eligible participants by the University Health Service and various approved providers.

**Additional Ambulatory Medical Benefits** are provided to eligible participants by the University Health Service Benefits Office as a supplement to the SHP insurance benefits for approved medical services.

## ELIGIBILITY REQUIREMENTS FOR UHS BENEFITS — PARTICIPATION IN SHP REQUIRED

**School of Medicine — Students, Fellows, Trainees and their spouses/same sex domestic partners and dependent children**

All full time, part time and leave of absence students, fellows and trainees must be covered by health insurance through the Johns Hopkins Student Health Program (SHP).

Spouses and dependent children must also be covered through the SHP or carry equivalent coverage acceptable to the School of Medicine. Spouses/same sex domestic partners and dependent children covered through the SHP are eligible for services through UHS.

Spouses/same sex domestic partners and dependent children with equivalent coverage are not eligible for UHS services.

**Bloomberg School of Public Health — Students, Fellows, and their spouses/same sex domestic partners and dependent children**

In order to be eligible for UHS services, students and fellows (including spouses/same sex domestic partners and dependent children) must enroll in the Johns Hopkins Student Health Program (SHP). Students, fellows and dependents enrolled in an equivalent insurance plan accepted by the Bloomberg School of Public Health are not eligible for UHS benefits. Additionally, non-resident and leave of absence students are not eligible for UHS benefits.

**Foreign Insurance**

Foreign insurance is not acceptable for students or dependents.

## FINANCIAL RESPONSIBILITY

All medical expenses incurred that are not covered by insurance or by UHS will be the financial responsibility of the student or fellow.

## STUDENT HEALTH PROGRAM

The Student Health Program (SHP) consists of:

- 30 days Hospitalization at 100% of Reasonable and Customary charges; then 80% of Reasonable and Customary charges
- Diagnostic X-ray and Laboratory Testing
- Professional Medical & Surgical Fees
- 80% Prescription coverage, no deductible
- \$1,000,000 Maximum lifetime benefit  
\$250,000 Maximum lifetime benefit (chemical dependency)
- The SHP has a calendar year out of pocket maximum as follows:  
Individual .....\$3,000  
Family .....\$9,000

This coverage is described in **detail** in a separate brochure that can be obtained from the UHS Benefits Office, the School of Medicine Registrar's Office or the Bloomberg School of Public Health Business Office.

Basically, the program covers most inpatient charges and outpatient diagnostic work associated with an illness.

For services covered under this program, UHS seeks payment from the SHP. UHS provides \$100 per calendar year towards meeting the deductible of services eligible for benefits.

## LOCATION AND HOURS — UHS

UHS Medical Services are provided at the UHS Center located in The Johns Hopkins Hospital, Room 136 of the Carnegie Building. The hours of operation are from 8:00 a.m. to 4:30 p.m., Monday through Friday. Appointments can be **scheduled** between the hours of **8:00 a.m. and 4:00 p.m.**, including the lunch hour, for the convenience of students. A schedule of physician coverage is posted in each of the schools. Please make appointments in advance (call 410-955-3250) to avoid scheduling conflicts. **If you cannot keep a scheduled appointment, please call and cancel as soon as possible.**

Student Mental Health Services are provided Monday through Friday, from 8:30 a.m. to 4:30 p.m. Appointments may be made by calling 410-955-1892.

It is important that you identify yourself as being eligible for UHS benefits when calling for an appointment.

## DESCRIPTION OF SERVICES PROVIDED

**Adult medical care**, including comprehensive physical examinations, is provided by the UHS staff on an appointment basis.

This care is provided by the faculty and professional staff of the Division of Internal Medicine.

- 24-HOUR EMERGENCY MEDICAL CARE INCLUDING

HOLIDAYS AND WEEKENDS. In the event of an urgent health care problem, it is **very important** to first contact the physician on-call for instructions on how the problem is to be handled; otherwise, you may be responsible for the cost of the care provided. The physician on-call can be reached by calling 410-955-4331.

- **REFERRALS TO CONSULTANTS AND SPECIALISTS** when referred by a UHS physician. Initial referral must be made by a UHS physician. This initial referral includes **TWO** follow-up visits. Subsequent visits **for the same diagnosis** may be made by calling UHS at 410-955-3250 to arrange for an additional referral.
- **ROUTINE EYE EXAMINATION:** One eye exam per calendar year is provided by the Wilmer Institute Comprehensive Eye Service. Appointments may be made by calling 410-955-5080. **Note:** Bills for routine eye examinations should be forwarded to the UHS Benefits Office for prompt payment by that office.
- **DIAGNOSTIC STUDIES:** Fees for diagnostic studies ordered in connection with an illness or disease are not paid by UHS. However, diagnostic studies are generally covered by the SHP. Be certain to give full SHP information to the appropriate billing office where services are provided.
- **CONFIDENTIALITY:** Records of visits to the UHS are kept separately from the main medical records system. UHS records are subject to the same laws as any medical record. Communications between physician and patient are kept in the strictest confidence.

**Gynecological Care:** Gynecological examinations, pap smears, and treatment of uncomplicated problems are available through UHS.

**Obstetrical Care:** Preliminary counsel with respect to matters of reproductive health will be afforded by the UHS staff, and referrals will be made as appropriate. Eligible participants who are in need of obstetrical services must make an appointment with a UHS provider. When a pregnancy is confirmed, the UHS provider will refer the patient to the faculty OB practice. Confirmation of pregnancy can be made by an over-the-counter pregnancy test. Professional fees in conjunction with UHS/OB delivery will be paid by the UHS Benefits Office after insurance has paid. Professional fee balance after insurance for the inpatient initial newborn exam and the newborn hospital discharge exam are covered by the UHS Benefits Office.

**Adult Mental Health Services:** Mental health services are available to you and your spouse/same sex domestic partner through the Student Mental Health Service. These services are rendered (on an outpatient basis) by physicians and staff of the Johns Hopkins Hospital Community Psychiatry Department, located at Meyer 144. The Student Mental Health Office is located in the 550 Building, Room 403. For registration and appointments, telephone 410-955-1892. You are entitled to eight visits in any calendar year at no cost to you. However, UHS does seek reimbursement

from the SHP. Any charges for visits beyond the first eight, not paid by the SHP, will be your responsibility. After the initial evaluation, referrals will be made for the appropriate treatment, such as individual, group or couple therapy.

- **PSYCHIATRIC EMERGENCIES:** In an emergency a psychiatrist is always available. During the day, the psychiatrist can be reached through the Student Mental Health Service (410-955-1892). Every effort will be made to see you as soon as possible. At night or on weekends, you should contact the Emergency Room psychiatrist on-call at 410-955-5964.
- **CONFIDENTIALITY:** Records of ambulatory visits to the Student Mental Health Service are confidential and are kept separately from the main medical records system.

Communications between a therapist and a client are kept in the strictest confidence.

**Pediatric Care** (including mental health): Children of eligible participants are covered for care provided by a pediatrician of their choice. It is very important that as soon as possible after arrival, **arrangements be made with a pediatrician for the care of dependent children.** A list of local pediatricians is available in the UHS Benefits Office, Blalock 144, (410-955-3872) to assist you in selecting a pediatrician. For your convenience you may wish to select pediatric care from the Harriet Lane Practice at Johns Hopkins at 410-955-5710. The adolescent practice number is 410-955-2865.

- **PEDIATRIC SPECIALTY CONSULTATIONS:** Children requiring pediatric specialty consultations are to be referred by the pediatrician. UHS will pay for specialty consultations only if the referral is made by the pediatrician. **The UHS Benefits Office must be notified in writing by the pediatrician of all referrals to specialists.** You should request the note from the pediatrician. This will avoid unnecessary delays in processing bills for payment by UHS Benefits Office.
- **PEDIATRIC EMERGENCIES:** All pediatricians provide an on-call system for urgent problems which may arise after office hours. Should an urgent medical problem occur, it is essential that the pediatrician be contacted for instructions on how to handle the emergency. UHS will not cover Emergency Room visits unless the responsible pediatrician has authorized such a visit.
- **PEDIATRIC DIAGNOSTIC STUDIES:** Fees for diagnostic studies ordered in connection with an illness or disease are not paid by UHS. However, these studies are generally covered by the SHP. Diagnostic testing in conjunction with well child care examinations is not covered by SHP or UHS. Be certain to give full information to the appropriate billing office where services are provided. The SHP covers urinalysis and lead testing. Charges for studies not covered by the SHP are your responsibility.
- **PEDIATRIC MENTAL HEALTH SERVICES:** Mental health services are available to children of eligible participants and should be arranged through referrals made by your pediatrician or the child's school. UHS will pay up to a

maximum of \$100 per calendar year for pediatric mental health services if referred by your pediatrician or recommended by the child's school.

**Immunizations:**

- UHS covers the cost of adult immunizations.
- Fees for travel immunizations are covered by the UHS Benefits Office only if required as part of a required or elective course.
- Immunizations for children are provided by the pediatrician and are covered by the SHP.
- The SHP covers pediatric flu vaccines.
- Hepatitis B vaccines are provided by Occupational & Environmental Health, not by UHS.

**Allergy Desensitization:** UHS will pay for an initial evaluation by an allergist if referred by UHS. Visits to an allergist for injections are not covered by UHS.

**Miscellaneous:** HIV testing is covered.

**UNIVERSITY HEALTH SERVICE EXCLUSIONS**

- Items listed under the SHP exclusions except those services defined in this brochure
- Eyeglasses and Contact Lenses
- Dental Care
- Diagnostic Testing in conjunction with well child examinations
- Pediatric Prenatal Consultations
- Lactating Services
- Cosmetic Surgery
- Elective Procedures
- Psychoanalysis
- Fertility Treatment
- Inpatient Hospitalization and Physician's Fees (except charges in conjunction with UHS/OB providers)
- Routine psychological testing including preschool evaluation
- Hepatitis B Vaccine (provided by Occupational & Environmental Health)
- \*Therapy Services including: Radiation Therapy, Chemotherapy and Renal Dialysis Treatment
- \*Prosthetic or Orthopedic Appliances
- \*Ambulance Services
- \*Home Health Services
- \*Physical Therapy
- \*Occupational Therapy
- \*Acupuncture
- \*Speech Therapy
- \*Private Duty Nursing
- \*Specialty consultations and emergency room visits if not referred by the UHS physician, your pediatrician, or the Student Mental Health Service staff
- \*Pharmacy Services

Services marked with an asterisk are covered in full or part under the SHP student plan.

## PRESCRIPTIONS:

The UHS Benefits Office does not reimburse for prescriptions. Participants in the SHP (group #0016) are covered by Prescription Card Services (group #W7569999) and pay only 20% of the full cost of prescription services at the time of purchase. The \$100 deductible does not apply. A mail order prescription program is also available for maintenance prescriptions. The prescription plan covers oral contraceptives.

### Exclusions:

Prescriptions are covered if written by your primary physician or a specialist referred by your primary physician. Prescriptions written by an SHP subscriber for another covered person in the SHP will not be covered by the prescription program. Prescriptions are also not covered under the SHP if written by a blood relative or a family member living in the home.

## BILLING

**Calendar Year:** January 1 through December 31

**Location and Hours:** The UHS Benefits Office is located in the Hospital, Blalock 144. Office hours are from 8:30 a.m. to 5:00 p.m., Monday through Friday. Questions about billing and/or benefits should be directed to this office at 410-955-3872.

**Referrals to consultants and specialists** (office visits only) are paid for by UHS when the student is referred by a UHS physician. The referral is good for one initial visit and two follow-up visits for the period of one year.\* Additional visits should be authorized and documented by the UHS clinic physician. (\*Note: One year eligibility ends 12 months after the initial visit.)

Generally, charges generated in connection with referrals are billed directly to the patient, not to UHS. **DO NOT IGNORE THESE BILLS.** When you receive itemized statements for referrals arranged by UHS, forward them immediately to the UHS Benefits Office for review and proper handling. The statements must be in their original form for the purpose of reimbursement or payment to the provider. If you have received services for which charges were filed and processed by your insurance company (SHP), an explanation of benefits (EOB) from SHP along with the itemized billing statement should be forwarded to the UHS Benefits Office for review. This information is necessary in determining payment to the provider and reimbursement to the subscriber, if warranted. **PHOTOCOPIES ARE UNACCEPTABLE AND CANNOT BE PROCESSED.** Bills for services covered by UHS will be paid promptly. Self-referrals to specialists will not be paid under any circumstances.

**Psychiatric Treatment:** The Student Mental Health Service covers up to eight visits in each calendar year for eligible participants at no cost to the patient. However, UHS does seek reimbursement from SHP for these visits. Any charges for visits beyond the first eight not paid by the SHP will be the responsibility of the patient. Assistance in making claims will be provided by the Student Mental Health

Service office. UHS will pay up to a maximum of \$100 per calendar year for pediatric mental health services if referred by your pediatrician or recommended by the child's school.

**Pediatric Care:** Reasonable and customary fees for eligible pediatric visits and services are covered by the UHS Benefits Office or the SHP. Some provider services require claims to be filed with the SHP for payment to the provider or reimbursement to the subscriber. The UHS Benefits Office will assist you in taking the appropriate action. Bills for pediatric services must include the following information: primary policyholder's name and address, child's name, dates of service and nature of illness. This information will enable UHS to process the bills promptly for payment. Bills are to be forwarded to the UHS Benefits Office. Payment will be made directly to the pediatrician.

**Adult ambulatory surgical procedures (medically necessary minor surgical procedures), diagnostic laboratory tests, x-rays and hospitalizations** are covered for the most part by the SHP. UHS does not provide coverage for these services. The balance after SHP is your responsibility.

**SHP Claims Filing Deadline:** The deadline for claims submission for payment or reimbursement to SHP is 18 months after the incurred date of service for medical care. Please contact the UHS Benefits Office should you or a dependent need assistance in filing claims properly. SHP claim forms are available in the School of Medicine Registrar's Office, the Bloomberg School of Public Health Business Office and UHS Benefits Office.

## **STUDENT ADVISORY COMMITTEE**

UHS welcomes student input and suggestions. To assist in this process, a UHS Student Advisory Committee meets monthly from September to June. Representatives from each student body interact closely with UHS in planning and implementing various policies and provide a direct link between students and UHS administration.

For the names of your representatives, contact your school's Student Council.

This brochure is provided to briefly outline those services available to students and fellows. Final interpretation of policies and benefits is the responsibility of the University Health Service. If further clarification is required with regard to UHS medical care coverage, the UHS Benefits Office should be contacted prior to seeking care.

## **DEFINITIONS**

**Johns Hopkins Student Health Program (SHP):** The student health insurance program administered through Johns Hopkins Employer Health Programs (EHP)

**University Health Service (UHS):** The adult primary care ambulatory medicine center for eligible participants and adult dependents providing most ambulatory care and referrals to specialists. Located at Carnegie 136.

**University Health Service (UHS) Benefits Office:** The Benefits Office provides service to you for billing and ben-

efits inquiries and makes payments to approved providers for medical services rendered. Located at Blalock 144.

**Student Mental Health (SMH):** Student Mental Health offers mental health care to eligible students, fellows and adult dependents. Located at the 550 Building, Room 403.

**Explanation of Benefits (EOB):** Explanation of Benefits for medical insurance. Describes benefits processed by your medical insurance plan (SHP) once medical services are provided and submitted to SHP.

**Student:** Enrolled as a student in the Johns Hopkins University School of Medicine, Johns Hopkins University Bloomberg School of Public Health or the Johns Hopkins Hospital School of Medical Imaging (includes degree candidates, visiting students, house staff, postdoctoral students and trainees).

**Spouse:** One who is of the opposite sex and is married to a student by a ceremony recognized by the law of Maryland. A husband or wife is a spouse until a court formally decrees the marriage to be dissolved.

**Domestic Partner:** Two non-related adults of the same sex, both of whom are at least 18 years of age, are committed as a family in a long-term relationship of indefinite duration and are socially, emotionally, and financially interdependent in an exclusive mutual commitment in which they agree to be responsible for each other's common welfare and share financial obligations. This policy is intended to cover same sex partner relationships, and not persons who are cohabiting simply as roommates.

**Child:** An eligible dependent child is one who is a blood descendent of the first degree of the eligible participant, spouse/same-sex domestic partner, or one who is legally adopted or a stepchild dependent on the eligible parent for financial support and under age 19.

**Benefit Period:** January 1 - December 31 (calendar year)

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**Student Mental Health Services**  
**550 Building, Room 403**  
**410-955-1892**

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**Staff: Everett Siegel, M.D., Director;**  
**Debbie Weaver, M.D.; Michelle Lofwall, M.D.; Jane Penrod, M.S.N., Jill Johnston-Price**

Student Mental Health offers a confidential source for students, postdoctoral fellows and spouses seeking mental health help. Records are kept separate from the Psychiatric Outpatient Department and you can be seen outside of the Psychiatry Department.

The Mental Health program can help with a wide range of problems, including **depression, anxiety, obsessions, compulsions, phobias, alcohol and drug dependency, academic worries, poor concentration, concerns about living up to your potential, harassment and discrimination, relationship difficulties, eating difficulties, excessive stress, etc.**

**How to access the service:** When you call we will evaluate the extent of your problems. We will then refer you (if needed) for follow-up to the Psychiatric Outpatient Department or to a convenient location.

The Student Mental Health Office is located in the 550 Building, Room 403 (phone number 410-955-1892). Phone coverage is available three days a week. The Student Mental Health phone is monitored by an answering machine on weekdays in which there is no phone coverage, and calls are returned as soon as possible.

If you desire an appointment, please call **410-955-1892** and you will be scheduled as soon as possible with one of the psychiatrists assigned to Student Mental Health. **If an emergency situation arises, please call 410-955-1892** and follow the instructions left on the answering machine.

All eligible students and their spouses/same sex domestic partners are covered for eight psychiatric visits per calendar year at Johns Hopkins. University Health Service seeks reimbursement from the SHP for these visits. Any additional visits beyond the first eight will be partially covered by the SHP. Any balance after SHP is your responsibility. Initial evaluation in Student Mental Health is required to activate these benefits. If you have any questions about billing or insurance coverage, please call the University Health Service Benefits Office at 410-955-3872.

In addition to the Student Mental Health Services, the following services are offered:

Faculty and Staff Assistance Program (FASAP): for Postdoctoral Fellows, family members and significant others

Student Assistance Program (SAP): for Degree Candidates, family members and significant others

See [www.fasap.org](http://www.fasap.org) or call 410-955-1220 for additional information.

