



## STUDENT HEALTH CARE

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### Student Health Program

- (888) 400-0091 or (410) 424-4485 (M-F 8am-5pm)

### CareFirst BlueCross BlueShield

- (800) 248-8410

### University Health Services Billing and Benefits Office

- (410) 955-3872 (M-F 8:30am-5:00pm)
- Blalock 144

### University Health Services Center

- Appointments and Information: (410) 955-3250 (M-F 8am-4pm)
- Carnegie Building Rm. 136
- After-hours physician on-call:
  - Medical/surgical: (410) 955-4331
  - Psychiatric: (410) 955-5964

### Patient First at Green Spring Station

- (410) 583-2888 (356 days 8am-10pm)
- 10755 Falls Road, Lutherville MD 21093

### Wilmer Eye Institute

(410) 955-5080 (M-F 9am-3pm)

### Student Assistance Program

- (410) 955-1220
- 550 Building, Rm. 507

### Student Mental Health Services

- (410) 955-1892, receptionist and recording
- 550 Building, Rm. 403

## OVERVIEW

School of Medicine (SOM) students are enrolled in the Johns Hopkins employer-sponsored **Student Health Plan (SHP)**, your health care insurance plan. SHP covers 80% of most health care and prescription claims. SHP does not cover preventative services like routine exams. The SOM offers supplemental benefits for these services and referrals through the **University Health Services (UHS) Billing and Benefits Office** in conjunction with the **UHS Clinic**. If you use the UHS Clinic as your health care provider for preventive services and referrals, the Benefits Office covers these services at no cost to you. SOM students are also enrolled in **CareFirst BlueCross Blueshield**, your dental insurance plan.

## STUDENT HEALTH PROGRAM

The Student Health Program (SHP) affords you the flexibility of selecting a provider anywhere in the U.S. and abroad. A deductible is applied to cover your first insurance claim. After the deductible is met, the plan pays 80% of covered costs deemed “reasonable and customary” (R&C). Participating providers in the JHH network will not charge more than the SHP determined R&C. Outside providers may charge more, which increases your out-of-pocket cost. For details, consult the Summary Plan Description (SPD) booklet or call SHP.

- Annual Deductible: \$100 (individual), \$300 (family)
- Maximum out-of-pocket cost to you per year: \$3000 (individual), \$9000 (family)

### What is Covered

Some services such as surgery may require pre-authorization in order to receive coverage. See SPD booklet for more details.

- primary and specialty care office visit (80% covered after deductible)

- diagnostic services and treatments (100% covered, no deductible)
- prescription benefits (80% at participating pharmacies, no deductible – see pharmacy directory available at SOM Registrar’s Office)
- surgical procedures (80% after deductible)
- hospitalization (100% for first 30 days, then 80%, after deductible)
- urgent or emergency care in U.S. or abroad (80-100%, after deductible)
- mental health and substance abuse treatment (50%, after deductible)
- prenatal care (80% of physician care, 100% of hospitalization, after deductible)
- mammograms if aged 35 with family history or aged 40 (80% after deductible)

### What is Not Covered

- immunizations
- preventative services (eye, OB/GYN, etc.)
- multiple other services – refer to SPD booklet

### Care Abroad

SHP covers you abroad just like it does in the U.S. Since it may be difficult for foreign providers to bill SHP directly, you will probably have to pay upfront and then file claims to be reimbursed yourself. R&C charges abroad tend to be higher, so your out-of-pocket cost will also be higher.

### Claims Information

Forms can be found in the Benefits Office. Call SHP for more information on how to file claims.

## UNIVERSITY HEALTH SERVICES

Physicians and fellows in the JHH Division of Internal Medicine staff the UHS Center (clinic). The center provides adult medical care, gynecological care, obstetrical care, allergy desensitization, HIV testing and adult immunizations except travel shots. The center is a health care provider and Benefits Office handles the supplemental benefits subsidized by the SOM.

Visit [www.hopkinsmedicine.org](http://www.hopkinsmedicine.org) and click on resources for more health care information or refer to the SHP, UHS, or CareFirst booklets for specific coverage information.

The Benefits Office offers supplemental benefits including 100% of some annual routine exams costs, 20% of referral costs, and 20% of urgent care costs if you use the UHS Center.

The UHS Center is located in the Carnegie building of JHH. Use the JHH entrance near the corner of Monument and Wolfe Streets across from the bookstore. Inside the building, take the first right and go through the glass doors. Carnegie Rm. 136 will be the second door on your right.

If you continue down the hall past the Rutland Street entrance and go up the ramp, the Benefits Office is the first door on the right, Blalock Rm. 144.

### **Family Eligibility**

Spouses and same sex domestic partners enrolled in SHP can use the UHS Center and are eligible for supplemental benefits. Dependent children enrolled in SHP are eligible for supplemental benefits.

### **Appointments**

To make an appointment, call (410) 955-3250. Wait times for appointments are typically 3-4 weeks. The UHS staff attempts to minimize wait times.

### **Confidentiality**

You can consult the UHS staff list available at the UHS Center and choose your UHS provider. Requests for specific providers may increase your appointment wait time. Your medical records are confidential and are maintained separately from the main JHH records.

### **Referrals**

The Benefits Office offers a supplemental benefit (20%) for costs associated with referrals only if a UHS provider makes the initial referral. Your specialist bills SHP for your service, and they pay their share (usually 80%). The Benefits Office will pay the remaining 20% for covered services and the deductible if you bring the provider bill and

the insurance Explanation of Benefits (EOB) that you receive in the mail to the Benefits Office. Make photocopies for your records, as they will need the originals. The Benefits Office does not help pay for dental care, surgical procedures or inpatient hospitalization and physician's fees among other exclusions. See "Summary of Health Benefits" brochure for details.

### **Vision Care**

The Benefits Office covers one free routine eye exam per calendar year at the Wilmer Eye Institute located in the hospital. To make an appointment, call Wilmer at (410) 955-5080. When you receive the bill and EOB in the mail, bring both to the Benefits Office and they will pay your provider. Eyeglass frames and lenses are 30% off at the Wilmer Vision Center in the Outpatient Center for all Hopkins students and their families (410) 955-9373. You must bear all contact lens costs.

### **For More Information about UHS Benefits**

Call the Benefits Office or refer to the "Summary of Health Benefits for Postdoctoral Fellows and Students, 2005-2006" brochure available at the Benefits Office or on the web: [www.hopkinsmedicine.org/som/PDF/Students\\_Fellows\\_Bookfinal.pdf](http://www.hopkinsmedicine.org/som/PDF/Students_Fellows_Bookfinal.pdf)

### **URGENT AND EMERGENCY CARE**

Urgent care needs are illnesses or injuries that require some attention. Emergency care needs are "life or limb" situations that require immediate and significant attention.

You have many options if you have an urgent care need. Go to any urgent care facility and SHP will cover 80% of the cost. To be eligible for the 20% supplemental benefit subsidized by the SOM, **first** go to the UHS Center or call the UHS on-call physician during clinic hours, or call the UHS on-call physician after-hours. If the UHS Center cannot see you, ask for authorization to go to an urgent care facility. You can go to the JHH Urgent Care Facility (one level below the ER) or

Patient First at Green Spring Station, two participating providers. Patient First is a walk-in urgent care center open 365 days a year from 8am-10pm. A shuttle runs from the Outpatient Center M-F 7:30am-5:00pm.

For emergency care, go to any ER and SHP will cover 100% of the visit as long as you call them **within 48 hours** after the visit. If you are not sure whether you have an urgent care or emergency care need, call the UHS on-call physician first.

### **STUDENT ASSISTANCE PROGRAM (SAP)**

SAP provides counseling and referral services for all student academic and personal concerns. Five (5) visits per year are covered at no charge.

### **STUDENT MENTAL HEALTH SERVICES**

- 8 free visits per academic year, SHP covers 52% of additional visits up to 20 per calendar year after the deductible, and 50% of visits after 20.
- You have the option to see someone in the Psychiatry Department or outside the school.

### **DENTAL CARE**

CareFirst BlueCross BlueShield provides dental care coverage. You select your own provider. Locate participating providers and obtain full coverage information by calling (800) 248-8410 or visiting [www.carefirst.com](http://www.carefirst.com). If you select a non-participating provider, you must pay for charges above the CareFirst determined R&C. Terms of coverage include a \$50 annual deductible and a \$1500 benefit period maximum. Benefits include 80% coverage for twice yearly oral exam/routine cleaning visits. Pre-certification is required for some services and can be authorized by calling (800) 443-5434.

## HEALTH CARE BILLING PROCESS

The billing process requires communication among the provider, SHP, the Benefits Office and you. The provider receives reimbursement from SHP for services. The provider also receives supplemental reimbursement from the Benefits Office for eligible services. The student pays the outstanding balance, also known as the coinsurance.

- **Step 1:** You visit your provider
- **Step 2:** Your provider files a claim with SHP
- **Step 3:** SHP reimburses your provider
- **Step 4:** SHP sends you an EOB detailing your service and the amount paid on your behalf
- **Step 5:** Your provider sends you a bill for the outstanding balance
- **Step 6:** Ask yourself: Is the service eligible for supplemental coverage by the Benefits Office?
- **Step 6a: If yes,** bring the bill and EOB to the Benefits Office, and they pay your provider
- **Step 6b: If no,** you owe the outstanding balance, and you must pay the bill

### Billing FAQs

#### How can I tell a bill apart from an EOB?

A bill comes from your provider whereas the EOB comes from SHP and says, “This is not a bill”.

#### For which services do I receive a bill and EOB?

You will always receive an EOB, and you will receive a bill if there is an outstanding balance.

#### The Benefits Office covers my Wilmer eye exam and my OB/GYN exam. Why do I get a bill from Wilmer but no bill from the UHS Center?

The Benefits Office reimburses UHS Center providers through an internal process. The Benefits Office reimburses Wilmer providers through the normal billing process – you must bring them the bill and EOB.

#### How much of the bill do I pay?

You are responsible for 100% of **uncovered** services.

You are responsible for charges **above the R&C**.

You are responsible for 20% of covered physical health services and 48-52% of covered mental health services if they are **ineligible for supplemental coverage** by the Benefits Office.

#### Is my service eligible for supplemental coverage by the Benefits Office?

Refer to the “Summary of Health Benefits” brochure for a list of eligible services.

#### I never received a bill or EOB. What do I do?

Contact your provider to get your bill, and contact SHP to get your EOB. For eligible services, the Benefits Office cannot pay your provider without both the bill and EOB.

#### What happens if I don’t pay my bill?

You will receive a second notice from your provider. Unpaid accounts will be sent to a collection agency.

#### I received care abroad and had to pay for the visit upfront. How long do I have to file a claim?

You have 18 months after the visit to file a claim.

### Billing Suggestions

- Do not sit on a bill or delay in filing a claim
- Make photocopies of your bill and EOB for your records
- Promptly notify SHP if you dispute how your service was (or was not) covered
- Provide SHP and the Benefits Office with updated information if you move

**Questions?** Contact your student health representative Megan Albert: [malbert6@jhmi.edu](mailto:malbert6@jhmi.edu)