



# Health insurance 101

## Using your health insurance plan at the on-site clinic

Health insurance can be – well – confusing. We’ve put together this brochure to help you navigate the terms, the plans and what they mean for seeking care at the student health clinic.

Health insurance terms cheat sheet	
Before we get started, let’s review a few common health insurance terms.	
<b>Premium</b>	The amount you pay each month to receive health care insurance.
<b>Deductible</b>	The amount of money you have to pay every year toward medical bills before your insurance company will start covering costs.
<b>Copay</b>	A fixed amount you pay for a covered health care service after your deductible is paid (for example, \$20.00 for each visit). There is no copay for wellness visits such as a routine physical or pap smear. There is a copay for a “sick” or non-routine visit or for behavioral health visits. These copays accrue toward your health insurance annual deductible. You may be able to find your copay amount noted on your insurance card. If you are unsure, you should contact your insurance company’s Member Services line. The phone number can be found on the back of your insurance card.
<b>Cost Share</b>	This refers to what you may pay out of pocket. This includes deductibles, coinsurances and copays.
<b>In-Network</b>	Refers to a health care provider who has a contract with your health insurance plan to provide services to its plan members at a pre-negotiated rate.
<b>Out of Network</b>	Your health care plan does not have a contract with your health insurance provider. Some health plans will not cover care from out of network providers at all, except in an emergent situation. When you are out of network, you will be asked to sign an acknowledgment form at time of service.
<b>Provider</b>	A term used for health professionals who provide health care services. Sometimes, the term refers only to physicians. Often, however, the term also refers to other health care professionals such as hospitals, nurse practitioners, chiropractors, physical therapists and others offering specialized health care services.
<b>Referral</b>	A written order from your primary care doctor or nurse practitioner for you to see a specialist or get certain medical services. In many Health Maintenance Organizations (HMOs), you need to get a referral before you can get medical care from anyone except your primary care doctor. If you don’t get a referral first, the plan may not pay for the services.

### How do I request a referral if I have an HMO plan?

With an HMO plan, you are required to pick one primary care provider. In this instance, you will need to obtain a referral from your PCP before you can see another health care professional. But don’t worry! Requesting an extended-time-period referral is as easy as 1, 2, 3!

**Step 1:** Before your intended visit, call your PCP to explain that you now have access to a clinic at your school campus.

**Step 2:** Request an extended-time-period referral (i.e. you can request a pre-specified number of visits over the course of a year).

**Step 3:** Ask your PCP to send your written referral to Optum Student Health Services via mail or fax.

- Address: 578 Huntington Ave, 2nd Floor, Boston, MA 02115
- Phone: 617-879-5220
- Fax: 617-879-5221

### How can I access insurance plan information?

- You should familiarize yourself with your insurance plan prior to coming to the clinic, if possible.
- If the health insurance plan or company is not in-network with us, then you could be proactive and reach out. By letting your insurance carrier know the convenience of the clinic (being that you are in school and on campus), your insurance company may waive the out of network fee. Being proactive is always best.
- Call the number on the back of your insurance card. The Member Services team can assist you with questions specific to your plan design.

## What insurance plans are accepted by Optum Student Health Services?

- Aetna
- BCBS of Massachusetts
- Cigna
- Harvard Pilgrim
- MassHealth – Standard Care
- Multiplan
- Always Health Partners, Inc. (formerly Neighborhood Health Plan)
- Optum Provider Express (United Behavioral Health)
- United
- TriCare – Call TriCare customer service at 1-800-tricare to discuss your out of network coverage. Given that this is government/military insurance, the cost share fee is usually minimal.

*Please note: The secondary HPI insurance offered through the school will cover \$35.00 after primary insurance has been billed.*

## How can I verify that my insurance plan is in-network with Optum Student Health Services?

You can call your insurance's Member Services to confirm what insurance plans are in-network for you. You may need the following information to confirm if Optum Student Health Insurance is in-network with your insurance plan:

- NPI # for our site: #1386850428
- Address: 578 Huntington Ave, 2nd floor, Boston, MA 02115
- Phone: 617-879-5220
- Fax: 617-879-5221

## How can I verify that my insurance is in-network with Optum Student Health Services' behavioral health care?

You can call the Mental Health number on the back of your insurance card for information on the coverage provided by your plan.

## What if I have questions about my medical bill?

- You can reach out to our call center at 888-249-6365 (Monday to Friday from 8 a.m. to 7 p.m. EST) to answer any questions regarding your statements received.
- You can always reach out to your insurance plan directly for an explanation on any statements and/or Explanation of Benefits that you receive.

*Please note: The guidelines within this brochure are for informational purposes only and you will not be denied necessary health care services. However, you may be billed for services if your insurance declines to cover the cost of care.*

Sources: [www.healthinsurance.org](http://www.healthinsurance.org), [www.healthcare.gov](http://www.healthcare.gov)

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