

# UCSF FRESNO

## GRADUATE MEDICAL EDUCATION PROGRAM

**POLICY:** Student Health and Counseling Insurance Policy

**Effective Date:** September 8, 2010

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### UCSF STUDENTS IN FRESNO:

1. Students should carefully review their insurance plan benefits prior to obtaining medical services in Fresno. The Graduate Student Health Insurance Plan (GSHIP) brochure can be found at <http://studenthealth.ucsf.edu/forms-brochures> under the 'Insurance' section. Please be aware that specialty care and out-of-area primary care require you to contact SHCS for a referral. In general:
  - **For routine checkups and screening tests:** Wait to access SHCS if possible. General well-person visits are not covered outside SHCS unless there is a reason the visit can not wait. SHCS can facilitate an authorization if appropriate. Call (415) 476-1281 or email [shs@ucsf.edu](mailto:shs@ucsf.edu) to inquire about an authorization for general medical advice or for questions you can use the SHCS Nurse Advice Service as well by calling (415) 476-1281(select Option 2) or email [shsnurse@ucsf.edu](mailto:shsnurse@ucsf.edu).
  - **If you have an acute need:** See a network primary care provider (\$15 copay to see a network primary care provider, non-network reimbursed at 60% after deductible). Always notify SHCS prior to your visit if possible. Authorizations are required for payment, but SHCS will issue prior or retro authorization for ACUTE needs. You can also call the SHCS nursing line for medical advice during business hours (415-476-1281, select Option 2).
  - **If you have an urgent need:** Go to a network Urgent Care Center. Urgent care visits are subject to a \$50 copay. Payment of urgent care claims is subject to review by the *claims administrator*. The *claims administrator* makes the final determination regarding whether services were rendered for an *urgent care visit*.
  - **TO FIND A NETWORK PROVIDER:** Visit the Anthem website [Anthem Provider Network](#) to search for any provider type or call 1-800-888-2108.
  - **If you have an emergency:** Go to any emergency room. Emergency room visits have a \$100 copay which is waived if admitted to the hospital. Payment of emergency room claims is subject to review by the *claims administrator*. The *claims administrator* makes the final determination regarding whether services were rendered for an *emergency*.
  - If you visit an urgent care center or emergency room please submit a Medical Records Release to the ER or urgent care center that you visited. In this release, authorize the ER or urgent care center to fax or mail Student Health your clinical (physician) notes and records. These notes will be reviewed by SHCS for ongoing clinical care.
2. **INSURANCE REIMBURSEMENT SUMMARY:** One time per policy year deductible of \$200 does not apply to services provided by a *participating provider* that have a set-dollar copayment, including office visits to *physicians, emergency or urgent care, physical therapy, physical medicine, occupational therapy, speech therapy, chiropractic services, acupuncture, and osteopathic manipulation*. However, the benefit year deductible will apply to services or supplies provided during an office visit and lab and radiology services. Specialty network provider visits have a \$20 copay, non-network specialty physician visits are paid at 60% with \$20 office copay. See insurance brochure for more specifics.
3. **PRIMARY CARE SERVICES:** The following is one option available to students while in Fresno: UCSF Fresno has a special arrangement for primary care services with Community Medical Providers (CMP). If you experience an acute illness which cannot wait until you return to San Francisco or which

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is not an emergency, you may go to any urgent care center or contact one of the CMP offices listed in the roster (see attached). After services are provided, within one business day, the CMP provider must fax a copy of the encounter form and the progress note to UCSF Student Health and Counseling Services at (415) 476-6137.

4. **OBTAIN SHCS AUTHORIZATION:** Non-acute services should be pre-authorized by SHCS. All provider bills need to be submitted to Anthem. Anthem's contact information is on the SHCS website. Since failure to notify Student Health and Counseling Services in a timely manner will result in a denial of the claim, it is in your best interest to be sure the provider and business office staff is reminded of this authorization requirement.
  
5. **COUNSELING AND REFERRAL SERVICES:** UCSF-Fresno provides Insight Employee Assistance Program services to medical students while in Fresno. Insight can help with a variety of issues related to: family, couples, depression or anxiety, substance abuse, grief and loss, etc. This benefit includes three free visits per six months period. For confidential assistance, students are encouraged to call directly to Insight at 226-7437 or 1-800-422-5322. If you have any questions regarding Insight services, please call UME offices.
  
6. **OTHER MENTAL HEALTH SERVICES:** GSHIP covers outpatient and inpatient mental health services. To obtain an authorization for mental health services, call (415) 476-1281 (select Option 2) and speak to an SHCS nurse or email shs@ucsf.edu. Once you have authorization from SHCS, you may see a network therapist for a \$15 copay. Non-network therapists are covered at 60% of UCR with a \$15 copay. All mental health services require you meet the \$200 annual deductible. Mental Health emergencies should go to nearest emergency room, coverage is the same as all other ER visits.
  
7. **MENTAL HEALTH CRISIS SUPPORT:** You may reach a crisis counselor to assist you 24 hours a day. This service is provided through SHCS and is intended to help any student experiencing a mental health related issue for which they need to speak with someone right away. Call the main SHCS number at (415) 476-1281 and press Option 7.
  
8. **ANCILLARY OR SPECIALIST SERVICES:** GSHIP pays for lab and radiology services at 90% for in-network providers and 60% for out-of-network after the after the \$200 deductible/policy year has been met for any service. If a provider orders lab tests for you, contact SHCS. Student Health and Counseling has a contract with Quest Diagnostics and can order your test to the SHCS account so you pay nothing. If it is not feasible to use the Quest lab, the insurance plan will cover the testing but you will probably have to pay a portion of the bill.
  
9. **PHARMACY SERVICES:** The pharmacy benefit on GSHIP is \$10,000 per policy year. Students must use an Anthem/Express Scripts network pharmacy. To locate a pharmacy visit the Anthem website: [Anthem Pharmacy Network](#) or call 1-800-700-2541. You need to present your Insurance Card to obtain pharmacy services. For details on the prescription benefit plan visit review the GSHIP prescription plan summary [GSHIP Prescription Plan Summary](#).
  
10. **OBTAIN A PERSONALIZED INSURANCE CARD:** You may call 1-800-835-5899 to obtain your Anthem member number and request an insurance card. You may also use your member number to log on to the Anthem UC GSHIP student portal to download your insurance ID card. Your member number can also be found on the SAA Student Portal under the "My Health" tab. Visit the Anthem GSHIP student portal at <http://www.anthem.com/ca/ucgship/>.
  
11. **NEEDLESTICKS:** Any medical student who experiences a needlesticks, sharps injury or blood/body substance exposure may immediately report to the Employee Health Services at that facility where on duty. If exposure happens after hours, call the house supervisor at that facility or go the nearest ER. GSHIP covers needlesticks; however, if you need to go the ER, follow the same procedure as any other ER visit (let SHCS know ASAP and forward the notes for authorization) or follow any other

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instructions the facility gives you. Physician visits and post-exposure prophylaxis are both covered by GSHIP. See the Student Health & Counseling website at [SHCS Needlesticks](#) for more information. SHCS is always available to help answer questions - call (415) 476-1281 or email [shsnurse@ucsf.edu](mailto:shsnurse@ucsf.edu). For additional information and treatment procedures, please refer to the Graduate Medical Education Policy regarding Needlesticks/Body Fluid Exposure. All students will need to complete a "Personal Health Responsibility" form that authorizes UCSF Fresno or forward medical records to the students' home school.

12. **STUDENT HEALTH AND COUNSELING SERVICES:** Information about Student Health & Counseling Services (SHCS) services can be found at <http://studenthealth.ucsf.edu/>.
13. **PROBLEMS:** If you have any problems accessing health care in Fresno, contact Kasan Jones, UME, Program Manager, at (559) 499-6516. You may also call Student Health & Counseling Services in San Francisco at (415) 476-1281.

**VISITING STUDENTS (Non-UCSF):**

1. Visiting students should call the 1-800 number on the back of the health insurance card for options on primary care services while in Fresno. Please call your health insurance company for information on who you see in the Fresno area, otherwise you may be responsible for your own bill. If an emergency arises, you can use any Emergency Room but we suggest you contact your health insurance within 24 hours or you may be responsible for the bill.
2. If you do not have personal health insurance, we recommend you obtain it upon arrival in Fresno. One suggested Internet sources with reasonable ranges of costs and coverage are:
  - [www.insure.com](http://www.insure.com) or call 800.624.6370
  - [www.healthinsurance.com](http://www.healthinsurance.com) or call 800.644.3491
  - [www.ehealthinsurance.com](http://www.ehealthinsurance.com)
  - [www.kaiserpermanente.org](http://www.kaiserpermanente.org)
3. You are covered by Insight Employee Assistance Program and are eligible for up to 3 sessions during any 6-month period. You need only contact Insight directly to make an appointment. The numbers are (559) 226-7437 or 1-800-422-5322. For more information on what is covered through Insight, please contact them directly.
4. The policy regarding needlesticks/substance exposure applies to both UCSF students and non-UCSF visiting students. Please refer to it should you have a sharps injury or an exposure to blood or bodily fluid.