Navigating the Health Services at SF State and International Student Health Insurance (2020-2021 plan)

Office of International Programs
Division of International Education

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After this presentation, you will learn:

**WHEN** and **HOW** to use services provided by Student Health Services (SHS)

**HOW** to use your health insurance

**WHAT** to do when you are sick
What is Student Health Services (SHS)?
Student Health Services (SHS)

- SHS serves students who are enrolled at SF State.
- SHS provides **BASIC medical care.** This is covered by the *Student Health Fee*, which is included in your SF State tuition (or the tuition you pay to your home university if you are a J-1 exchange student).
- Not all SHS services are covered by the *Student Health Fee*. Certain services are provided **at cost.** This means you will have to pay for some forms of medical care. For example, you must pay for medicine form the SHS pharmacy at cost.*

*The pharmacy might be covered by your international student health insurance. We will discuss how you can find out this information later in this presentation.
How to use services provided by SHS?
What basic services can SHS provide?

- Care for sore throats, stomachaches, and coughs
- Care for back and neck pain
- Care for mental health concerns
- Blood tests (e.g. to clear immunization registration holds)
- Recommendations for if you’re not feeling well but are not sure what’s wrong
Visit https://health.sfsu.edu/ for most current information
Visit **an outside clinic or Urgent Care** when:

- You can not get an immediate appointment with SHS but feel you must see a doctor (go to an Urgent Care clinic)
- SHS is closed
- You want to receive a physical check-up/general medical check-up
- You want to receive medical care that is not listed on the SHS website

Please note: You will receive more information about how to seek medical care at an outside clinic or Urgent Care later in this presentation.
What is Mandatory International Student Health Insurance?
The Board of Trustees of the California State University (CSU) requires all international students to have health insurance as a condition of registration and continued enrollment in the California State University system.

In the US, health care is generally not a public service. Therefore, you must purchase the International Student health insurance plan recommended by SF State via Relation’s website in order to enroll in classes.
The International Student Health Insurance at SF State is administered by an outside insurance broker called Relation Insurance Services.
What does Relation do?

Relation is an insurance broker, not an insurance company.

Each semester, Relation finds the most suitable insurance plan from a reputable insurance company and helps with the application process to international students at SF State like you.

For 2020-2021, your insurance company is

Aetna Passport to Healthcare® Primary PPO Network
http://www.aetna.com/docfind/custom/passport  
Customer Services: (800) 414-0596
Where do I purchase insurance and print my insurance card?
Purchase international student insurance at 
http://www.4studenthealth.com/isfsu
Instructions for Purchasing Insurance


2. Make sure the Plan Year is current, and click 'Enroll', click 'Start Enrollment', and click 'Yes...' to agree.

3. Coverage Selection: Select the plan you wish to purchase. Click 'Check out'.

4. Enrollee Information: Enter the information requested. While completing this section, enter your SF State Student ID # in the Student ID section, and select 'Exchange Visitors (J1 Visa Holder)' or 'International Students (F1 Visa Holder)' as appropriate. Click 'Continue'.

5. Contact Information: Enter the information requested. If you do not have a US mailing address, select 'I do not have a US based address'. This will populate the field with SF State's address.

6. Summary of Order: Verify the summary. Click 'Continue'.

7. Payment: Enter your payment information. Click 'Continue'.

8. Confirmation: This page gives instructions for printing your health insurance card. Please print your insurance card and bring it with you to the US.
Be sure to print an **insurance card** after you purchased the insurance. To print your card, first click MENU.
Click “Member Portal”, create an account, and print your insurance card.

Keep your insurance card in your wallet at all times!
Additional information about using your health insurance
Relation does not have an office at the SF State campus. However, you can reach their customer service team by phone or email (please contact the Los Angeles office):
https://4studenthealth.relationinsurance.com/contact-us/

Neither SHS nor OIP advisors can answer insurance questions on Relation’s behalf! You must contact Relation directly for assistance.
SHS and Relation are two separated entities.

SHS will not send your bill directly to Relation. Instead, they will send the bill to your student account. You should pay this bill at the SF State Bursar's Office. After that, you must contact Relation to file a claim if you want to be reimbursed.

Attention transfer students
Each university has a different organizational system for the campus health center. Your previous school's health center might work differently from SF State’s SHS.
Direct Billing v. Filing a Claim

Normally, when you use your health insurance to receive medical care, the medical provider will send the bill directly to the insurance company. However, that is not Health Services at SF State, the always the case.

At some locations (for example, Student medical clinic) will give the bill to the patient. After paying the bill, it is the patient’s responsibility to “file a claim” with the insurance company in order to get a reimbursement for the money that they spent.*

*If you would like further information about how to file a claim or other questions about what is covered by your insurance, Relation will be happy to assist you.
An example of how to use insurance at SHS:

**Receive services at SHS**

You pick up medicine at SHS's pharmacy. Your medicine costs $30. SHS charges $30 to your Student Account.

**Pay your SHS bill at Bursar’s**

You log on to your Student Center. You will see a $30 “SHS Pharmacy” fee. You pay the fee in-person at the Bursar’s Office.

**File a claim with Relation**

Following the instructions on Relation’s website, you file a claim.*

*Keep in mind that filing a claim does not guarantee reimbursement.
What medical services will my insurance pay for?

Visit [http://www.4studenthealth.com/isfsu](http://www.4studenthealth.com/isfsu) and see insurance plan by clicking “Snapshot” or “Plan Summary”
Why doesn’t filing a claim guarantee reimbursement?

International student health insurance does not cover ALL medical services available in the U.S. For example, preventative care is not included. This means that if you wish to do a blood test to check if you are healthy (but not due to existing illness), insurance will not pay for this blood test. However, if you are sick and your doctor orders a blood test for you, the cost of the blood test maybe covered.

Additionally, your insurance will only cover costs for clinics in your healthcare network. This network is a group of healthcare providers that have agreements to accept insurance from certain companies.
How can SHS help me if I have an immunization hold?

If you need to get an MMR immunization to clear your registration hold and would like to do so at SHS, you must schedule an appointment at SHS to receive the immunization, wait for your immunization charge to show up on your Online Student Center, and make a payment at the Bursar’s Office at One Stop.

Once you have received your immunization, fill out the “Proof of Immunizations” form at the following link and submit it to the Registrar’s office by mail or in person on the first floor of the Student Services Building: [http://health.sfsu.edu/content/vaccinations-and-immunizations#Required-Immunizations](http://health.sfsu.edu/content/vaccinations-and-immunizations#Required-Immunizations)
What should I do when I am sick?
Four options if you want to see a doctor

• Schedule an appointment with SHS.

• Schedule an appointment with an in-network provider* outside SF State.
  *An in-network provider is a doctor whose clinic will accept your international student insurance

• Go to Urgent Care for non-emergency injuries and illnesses if you do not have a clinic appointment with a doctor.

• For life-threatening conditions such as chest pain, difficulty breathing, severe bleeding, head trauma, and loss of vision - Go to the Emergency Room (ER).
How to find an in-network provider or an Urgent Care?

Visit [http://www.4studenthealth.com/isfsu](http://www.4studenthealth.com/isfsu) and scroll down to the "Use Your Insurance" section.
Click “PPO Network - How to search for an in-network provider” button, and you will see the instructions.
What's the process to see an in-network provider?
If you have an insurance card with you

Receive services at in-network provider

Present your insurance card to the provider when you check in.

The provider will send the bill to the insurance company.

Pay your bill

If the insurance does not cover all of the bill, the provider will send you a bill. If this is the case, you must pay the remaining cost (this split payment method is called a copay).
If you do not have your insurance card with you

Receive services at in-network provider
If you did not bring your insurance card at the time you check-in, the provider will send the bill to you.

Pay your bill
After you receive the bill, you should contact Relation customer services for help.

File a claim with Relation
If you've already paid the bill, follow the instruction at Relations’ website to file a claim (keep in mind filling a claim does not always guarantee reimbursement).
What if I am injured on the SF State campus?
Call SF State University Police Department (UPD), also known as Campus Police at 415.338.2222. UPD will determine where to send you for medical care.

Tips to remember:

• If you are on-campus and have emergency situation, call UPD at 415.338.2222 instead of 911 because UPD will be able to respond more quickly.

• If you are off-campus and have emergency situation, call 911
What’s the difference between Urgent Care and the Emergency Room?
<table>
<thead>
<tr>
<th>Emergency Room</th>
<th>Urgent Care</th>
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<tr>
<td>Very expensive</td>
<td>Less expensive</td>
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<tr>
<td>Visit the ER only if you have a life-threatening condition such as chest pain, difficulty breathing, severe bleeding, head trauma, or loss of vision.</td>
<td>Visit Urgent Care if you experience nausea, vomiting, diarrhea, fever, back pain, cough or sore throat, animal bites, sprains and strains, eye irritation, swelling or pain, or cold or flu symptoms.</td>
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Ready for a quiz?
I should visit Emergency Room for a blood test.
No.

Only go to the ER when you are experiencing a life-threatening situation.

If you visit the ER unnecessarily, health insurance may not cover the cost of your treatment.
My insurance will cover ALL the services that I received at SHS.
No.

Read the plan summary or call Relation if you do not know what is covered under your insurance.
I should keep my insurance card with me at all times!
Yes.

You never know when you will need to see a doctor.
This is the end of the presentation

We hope you found the information helpful

See you at SF State!