Navigating the Health Services at SF State and International Student Health Insurance

Office of International Programs
Division of International Education
After this presentation you will learn:

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

- Not all 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.
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.

You must purchase the International Student health insurance recommended by SF State via Relation's website in order to enroll in classes.
How to use services provided by SHS?
Student Health Services (SHS)

- Hours:
  Monday, Tuesday, Thursday, Friday, 8:30 am - 4:45 pm
  Wednesday, 10:00 am - 4:45 pm
- SHS provides BASIC medical care, vaccinations & immunizations
- An appointment is REQUIRED - SHS is not a walk-in clinic
- You can make appointment with SHS online (PREFERRED), by phone or in-person at the SHS office
What basic services can SHS provide?

- Sore throats, stomachs, cough
- Back and neck pain
- Mental health concerns
- Blood tests to clear MMR immunization registration holds
- Not feeling well, but not sure what's wrong
How to make an appointment at SHS?

Go to http://health.sfsu.edu and click the “myHealth Log In” button.
Visit **an outside clinic** or **Urgent care** when:

- You can not get an immediate appointment with SHS but feel you have to 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: [https://health.sfsu.edu/](https://health.sfsu.edu/)
Where do I get the insurance and print my insurance card?
The International Student Health Insurance at SF State is administered by an outside insurance broker called Relation.
What does Relation do?

Relation is an insurance broker, not an insurance company. Each semester, Relation finds the most suitable insurance plan and provides assistance to international students at SF State like you.

The insurance company for 2019-2020 is Allied World Assurance Company, Ltd. Find a doctor or other medical services in the insurance network at:
Purchase international student insurance at http://www.4studenthealth.com/isfsu
Be sure to print an insurance card after you purchased the insurance. To print your card, click MENU.
Click “Member Portal”, create an account, and print your insurance card. Keep your card in your wallet at all times!
How to purchase insurance

1. Visit the Relation Insurance website: [http://www.4studenthealth.com/isfsu](http://www.4studenthealth.com/isfsu)  
   (NOTE: this page also has helpful links about your insurance)

2. Make sure the Plan Year is 2019-2020, and click 'Enroll', click 'StartEnrollment', and click 'Yes. I agree to the above and would like to continue' button to agree

3. Coverage Selection: Select the 'Spring (1/1/2020-5/31/2020)'. 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 'International Students (F-1 visa holders)'. 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.
Q. What is “Filing a Claim”?

A. 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 always the case. At some locations (for example, Student Health Services at SF State), the medical clinic will bill the patient. Afterwards, 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.
- Contacting Relation

  - **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 the International Student Advisors can answer insurance questions on Relation’s behalf! You must contact Relation directly for assistance.
Please keep in mind:

- SHS and Relation are two separated entities.
- SHS does not contact Relation and ask them to pay for your bill from SHS. Instead, they will send the bill to your student account. You will have to 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.
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.
International student health insurance does not cover ALL the medical services you receive 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 because of an existing illness), insurance will not pay for the cost of this blood test.

- However, if you are ill and your doctor order a blood test for you, the the cost of blood test maybe covered.

Wait, but why doesn't filing a claim guarantee reimbursement?
So 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**
How can SHS help me if I have an MMR immunization hold?

If you need to get an MMR immunization to clear your registration hold, you must schedule an appointment at SHS to receive the immunization, wait for your immunization charge show up on your Online Student Center, and make a payment at the Bursars’s Office at One Stop.
What should I do when I am sick?
Four options if you want to see a doctor

1. Schedule an appointment with SHS
2. Schedule an appointment with an in-network provider* outside SF State
   *In-network provider means a doctor outside SF State who will accept your International student insurance
3. Go to Urgent Care if you do not have any appointments with doctors
4. 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 and 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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<tbody>
<tr>
<td>Very expensive</td>
<td>Less expensive</td>
</tr>
<tr>
<td>Visit the ER only if you have a life-threatening</td>
<td>Visit Urgent Care if you experience nausea, vomiting, diarrhea, fever, back</td>
</tr>
<tr>
<td>condition such as chest pain, difficulty breathing,</td>
<td>pain, cough or sore throat, animal bites, sprains and strains, eye irritation,</td>
</tr>
<tr>
<td>severe bleeding, head trauma, or loss of vision.</td>
<td>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!

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