

# Navigating My Own Healthcare with the Student Insurance Office

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# Your Presenters



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# What We'll be Talking About Today

- Understanding your insurance and how to use it
- Understanding insurance basics
- Understanding common insurance words
- What is a claim?
- Open enrollment
- 2024-2025 plan enhancements

# Understanding Your Insurance and How to Use it

# Insurance Basics

- What type of plan is the Aetna Student Health plan?
- Who do I see if I have a medical concern?
- How can I make an appointment?
- What if I have my own insurance and not the Aetna Student Health plan?

# Care Starts at Medical Services

- Routine and urgent medical care, travel medicine, immunizations, sexual health services, reproductive and gynecological services, LGBTQ health care, and confidential HIV testing.
- Acupuncture and sports medicine services available.
- Receive referrals for off-campus specialists



# Columbia University Student Health Insurance

- Students are enrolled in an Aetna Open Choice PPO plan
- Insurance is effective beginning August 15
- A student must obtain a referral from Medical Services before seeking care off campus
- Medical referrals are valid from August 15 – August 14 of the following year

# FYI

- Medical referrals need to be renewed **annually** (plan year is August 15 – August 14 of the following year)
- CPS referrals do not need to be renewed if **you remain on the Aetna Health Student Plan** from year to year
- If you visit Urgent Care or the ER, make sure you return to Medical Services to get a referral for any related follow-up care



# Understanding Insurance Basics

# Getting Started

- Insurance seems more complicated than it is
- Participate in the 20 minute insurance workshops offered monthly – if they aren't what you are looking for, jump off til the next one
- Watch for monthly info emails if you are on the Aetna plan.
- Understand key words: PCP, deductible, co-pay, coinsurance, in-network, referral, maximum out of cost, EOB
- Ask for help!

# Understanding Common Insurance Words

# Frequently Used Words

- Premium
- Co-Payment
- Coinsurance
- Deductible

# More Common Words

- PCP
- Referral
- Network
- In Network
- Out of Network

# The Columbia Aetna Student Health Plan

- No-cost visits to on-campus Medical Services and CPS
  - \$0 deductible (in-network)\*
  - \$30 co-pay for in-network lab, x-rays, etc.\*
  - \$20 co-pay\*\* for in-network, off-campus mental health visits\*
  - \$30 co-pay for off-campus specialist\*
  - 10% co-insurance for other services\*
  - \$60 co-pay for Urgent Care visit
  - \$150 co-pay for ER visit
  - \$50 Ambulance transport
- \*With a Referral from Medical Services or CPS**
- \*\*First 10 visits at no co-pay**

# What is a claim?

# Claims

- A claim is what is filed to obtain reimbursement for a provided procedure
- In-Network claims are filed directly to Aetna by the provider
- Out-of-Network claims require a claim form to be completed and submitted to Aetna with supporting documentation for processing, usually done by the student



# Open Enrollment

# What is Open Enrollment and Why is it Important?

- Open Enrollment (OE) is the time during which you can enroll in or waive an insurance plan.
- CU OE begins July 15 and runs through September 30!
- The plan year begins August 15, regardless of when you enroll during the OE window.
- Insurance is highly regulated. You must have a Qualifying Life Event (QLE) in order to make a change outside of the OE period.

# Enroll/Waive through the Patient Portal

- **Open enrollment July 15 – September 30, 2024**
- **Take Action!**
- Students should enroll or provide appropriate documentation to request a waiver
- If you do not enroll or waive prior to September 30, you will be enrolled onto the plan by default

# How do I Know I Successfully Enrolled?

- Once completed, you will see a pop-up before exiting the system stating your enrollment request was successful
- Your Patient Portal will show your status as “Compliant” next to **Insurance Enrollment**
- Approximately one week following enrollment, you will receive an email confirming enrollment

# How Can I Get A Copy of My ID Card?

- You will need to be Registered for Class, Enrolled in Insurance AND Billed tuition before your insurance will become active.
- The plan year begins August 15, 2024.
- ID cards are available once your plan is active on or after August 15, 2024.
- Download ID card from [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) using your UNI and date of birth.

# Waiver Requirements 2024-2025

- Columbia University requires any alternate insurance plans to meet all University requirements
- Requirements are clearly stated on the Checklist
- Insurance is highly regulated – there are no exceptions made for requirements not being met
- Plans will not be reviewed unless all documentation is included at the time of submission for a waiver
- All updates on status will be found in secure messages in your Patient Portal

# Medical Evacuation and Repatriation\*

\* Required for all visa-holders (anyone who is not a U.S. Citizen or Permanent Resident)

- This requirement may be met via a secondary coverage plan for evacuation and repatriation only.
- Minimum coverage requirements of \$50,000 for medical evacuation and \$25,000 for repatriation
- Plan must cover you for the full plan year August 15, 2024 – August 14, 2025
- Must submit documentation detailing dates and coverage amounts

# 2024-2025 Plan Enhancements



# New Benefits this Plan Year

- Mail order pharmacy now available for 90-day prescriptions!
- No co-payment required for approximately 80 generic medications: "No Cost Drug List" available on website
- Ambulance transport has been reduced from \$100 to \$50.

**\*\*On-campus CU-EMS continues to be at no added cost.\*\***

# Off Campus Mental Health Services

- Great news!
- \$0.00 co-pay for first 10 visits to an off-campus, in-network provider
- After the first 10 visits, the \$20 co-pay will apply

**\*\*On-campus visits with CPS continues to be at no cost\*\***

**QUICK GUIDE: Columbia Student Health Insurance**


<p><b>ON-CAMPUS CARE</b></p> <p><b>\$0 CO-PAY</b> for all Columbia Health visits</p>	<p><b>Medical Services:</b> 🔍 <a href="https://secure.health.columbia.edu">secure.health.columbia.edu</a> ☎ 212-854-7426 <i>(for eligible dependents, call for appointment)</i></p> <p><b>Counseling &amp; Psychological Services:</b> ☎ 212-584-5878</p>
<p><b>OFF-CAMPUS CARE</b></p> <p><b>CO-PAYS:</b> See Aetna insurance card</p>	<p>Referrals required for most off-campus appointments. Contact Medical Services for ANY follow-up care from Urgent Care/ER visits. Referrals from Urgent Care/ER are <u>not</u> valid.</p>


Available at your school, Insurance (JJ3)  
Med Services, CPS, DS

Quick Guide Card – get yours now!

**ON OR NEAR CAMPUS EMERGENCY:**

Public Safety/CUEMS(ambulance)	☎ 212-854-5555
Off-campus:	☎ 911
Sexual Violence Response:	☎ 212-854-4357

**Aetna Student Health:**   
800-859-8471 • [aetnastudenthealth.com](https://aetnastudenthealth.com)  
*Access insurance card using UNI/Date of Birth*

**Student Health Insurance:**  COLUMBIA HEALTH  
[studentinsurance@columbia.edu](mailto:studentinsurance@columbia.edu)

# Wrap-Up

# Key Takeaways

- If you haven't already, please make a decision on your insurance coverage for the year. The deadline is September 30!
- Insurance may seem complicated, but the Student Insurance Office is your one-stop shop for insurance and referral-related questions
- If you have questions, reach out to us at [studentinsurance@columbia.edu](mailto:studentinsurance@columbia.edu)

# What's Next in the Webinar Series?

- Friday, 9/27 at 2 p.m.: My Mental Health with Counseling and Psychological Services (CPS)
- Thursday, 10/3 at 2 p.m.: My Physical Health with Medical Services
- Friday, 10/4 at 2 p.m.: Building Strong Relationships with Sexual Violence Response (SVR)

Follow us on  
Instagram!



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# Register for an upcoming event!



<https://bit.ly/4gqtxOU>

- Well-being workshops
- Naloxone and fentanyl test strip trainings
- Student health insurance webinars
- ...and more!



What did you think  
of this webinar?



Survey  
<https://bit.ly/4gqETT6>



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