American Healthcare 101 and Tang Center Health Services





American Healthcare

In the United States healthcare consists of three areas.

Healthcare Facilities

Health Insurance

Healthcare Providers









Health Insurance

- A contract to pay for medical services covered by your health insurance plan
- American health insurance is not automatic
- You must enroll in a health insurance plan in order to be covered to see a doctor





Insurance Requirement

- All registered¹ students at the University of California are required to meet the university's health insurance mandate
- Automatic enrollment in Berkeley SHIP when registered
- Annual online waiver program
- Can reverse waiver if other coverage is lost
- Can maintain dual coverage





Administration

- Campus operated fully insured plan
- Medical plan administered by Anthem
- Dental plan through MetLife
- Vision plan through VSP
- Dental & vision plans cannot be purchased separately



Cost of SHIP

SHIP is a comprehensive plan that covers medical, mental health, dental and vision services, plus a 24/7 nurseline and after-hours telemedicine (web doctor visit)

Fall Semester:

Spring Semester:

Charged Per Semester

Undergrads \$1,497

Grads \$2,373

August 1 thru December 31

January 1 thru July 31

Total Annual Cost

\$2,994

\$4,746



Acupuncture and Chiropractic Services

Prescription Drug Coverage

Mental Health Care

Preventative Services

Physical Therapy

Maternity



All Care Starts at Tang

Authorizations/ Referrals

- University Health Services manages the medical & mental health care of registered students with SHIP
- Except for emergency or urgent care, authorizations are required for ALL services received outside the Tang Center





What services require authorization? **ALL non-emergency** medical services outside of the **Tang Center**



Terminology & Payments

WHAT YOU PAY:

PREMIUM

Fee you pay to be enrolled in an insurance plan **For SHIP**: Undergraduate, \$1497 /per semester Graduate, \$2373/per semester

DEDUCTIBLE

The amount you must pay for services out of pocket **first**, before the insurer will pay for those services, per policy period

For SHIP: \$300 per academic year (August 1- July 31)

Does not apply for services at the Tang Center

Co-Insurance = %

Percentage share of cost for each service

For SHIP: 10% student's responsibility (in network)

For SHIP: 40% of allowed rate is student's responsibility (out of network)

CO-PAYMENT = \$

Set dollar share of cost for each service, not subject to deductible

For SHIP: \$15 primary care/specialist, \$30 Urgent Care (At UHS)

\$15 primary care/specialist, \$50 Urgent Care (Outside of UHS)

WHAT INSURANCE COMPANY PAYS: Balance after you meet the deductible and pay co-insurance or co-payment for each service



Insurance Cards

- Download and print online
- Visit anthem.com/ca/ucberkeley
- Put in Berkeley as your school
- Mobile App for smart phones

No other insurance cards needed!



Mental Health Care

- Student sees mental health care provider in the Tang
 Center (there is no charge to get started with short-term
 counseling; will be connected to a community counselor
 for longer-term or ongoing care)
- When necessary, an authorization for continued mental health care outside Tang Center is granted and names of network providers are provided to student (no limits apply)
- Student pays no co-pay for short-term counseling at Tang,
 Anthem pays balance @100% (applies to in network providers)



VSP Vision Plan



- Eye exam
 - \$10 copay, once every 12 months
- Frames and lenses OR contact lenses
 - \$25 copay, once every 12 months, up to a \$150 value
- Lens Options
 - 20% discount on lens options such as Transitions lenses, antireflective or anti-scratch coatings, UV protection, and others
- Lasik or PRK Refractive Surgeries
 - 15% discount



Vision: where to go



Minor Hall



Phone: (510) 642-2020

Clinic Hours:

M-F 8:30am - 5:30pm

SAT & SUN 8:30am - 3:30pm

www.caleyecare.org

Tang Center

Phone: (510) 643-2020

Office Hours:

Monday-Friday

8:00 am - 11:45 am

12:45 pm - 4:45 pm

www.caleyecare.org





MetLife Dental



- MetLife Network
 - More than 100 dentists within a 5 mile radius of campus.
- Benefit limits
 - Covers up to \$2,000 per plan year for <u>all</u> dental benefits
- Preventative & Diagnostic Services (pays 100% of negotiated fees, no deductible)
 - oral exams, cleanings, fluoride treatment once every 6months
 - X-ray Bitewing (once each 24 months)
 - X-ray Full mouth (once every 5 years)
- Basic Services (Pays 80% of negotiated fees after \$25 annual deductible)
 - Fillings & extractions
 - Endodontics (root canal), Periodontics & Oral Surgery
- Major Services (Pays 70% of negotiated fees after \$25 annual deductible)
 - Prosthodontics, In-Lays/On-Lays, Crowns & cast restorations



Where do I go for dental?

There are more than 100 local dentists!

Visit the MetLife website to find one for you!



Health Insurance for Dependents

- Students enrolled in SHIP have an excellent dependent plan option; see details online.
- USI, the insurance broker for SHIP, can also provide free, personalized assistance to help you make an informed decision on a health plan that meets your dependents needs.

Call 800-853-5899 or email studentinsurance@usi.com



I don't have SHIP. What happens to me?

- ALL registered students can use the Tang Center, even if they don't have SHIP
- You will pay the FULL FEE for services that have costs at the Tang Center
- The Tang Center is not contracted with any outside insurance plans
- The Tang Center does not bill any outside insurances





Where do I go?





Tang Center is located....





Tang Center
2222 Bancroft Way
Berkeley, CA 94720
at Bancroft and
Fulton



- Primary Care
- Urgent Care
- Specialists
- Counseling
- Pharmacy
- Radiology
- Laboratory
- Physical Therapy
- Allergy/Travel
- Health educators
- Social Services
- Insurance specialists
- Medical Records







Allison Aiken, MD American Board of Family Medicine



Lynne Alper, MD American Board of Internal Medicine



Howard Backer, MD American Board of Emergency Medicine



Amy Buoncristiani, MD American Board of Family Medicine



Aparna Dandekar, DO American Board of Family Medicine HINDI MARATHI



Craig Dennis, MD



Ronald Dieckmann, MD, MPH, MBA American Board of Pediatrics & Emergency Medicine



Anna Harte, MD
American Board of
Internal Medicine
DANISH SWEDISH



Elizabeth Hedelman, MD American Board of Family Medicine



Anne Hope, MD American Board of Family Medicine



Lindsay Huston, MD American Board of Family Medicine and Sports Medicine, CAQ



Erin Imler, MD American Board of Family Medicine



Cynthia Johnson, MD American Board of Family Medicine



Eleanore Kim, MD, FACOG American Board of Gynecology



Odile Leland
Arizmendi, MD
American Board of
Emergency Medicine
FRENCH SPANISH



Rosemary Mann, MD American Board of Emergency Medicine



Harris Masket, MD American Board of Internal Medicine



Daphne Miller, MD
American Board of
Family Medicine
FRENCH SPANISH



Debra Nelson, MD American Board of Internal Medicine



Jeffrey Nelson, MD American Board of Family Medicine SPANISH



Melanie Odeleye, MD, MPH American Board of Preventative Medicine

Meet the staff

200+ nurses, nurse practitioners, doctors, health educators, psychologists, psychiatrists, social workers, peer-to-peer student health workers + more

Accessing Care



Schedule by phone Advice Nurse



Self-help resources







Making Appointments



Call (510) 642-2000



Come to the Tang Center Appointment Office



On our website uhs.berkeley.edu



Primary Care Clinic



Your medical home clinic at UC Berkeley

Students come in for:

- Pains, illnesses and minor medical problems
- Prescriptions and lab tests
- Sexual health concerns
- Stress, anxiety and depression

Make an appointment online





Counseling and Psychiatric Services (CAPS)



Providing short term counseling for academic, career and personal issues.

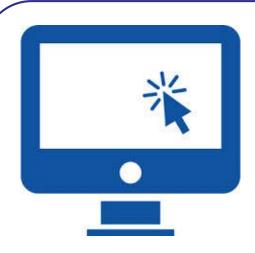
- Short-term individual and couples counseling
- Crisis drop-in for urgent concerns
- Group counseling
- Workshops

- Evaluation and follow up for psychiatric medications
- Career counseling and assessments
- Outreach and consultation
- Referrals for longer-term counseling

Make an appointment online or call (510) 642-9494 to schedule



Get help at anytime



eMessaging

Send secure messages to medical records and insurance staff via eTang patient portal.





Advice Nurse

Available by phone and secure message during UHS regular business hours.
Staffed by registered nurses.



SHIP 24-hour Nurseline

Staffed by RNs.
Urgent & critical care calls followed closely by nurse line staff, details are provided to Tang Center clinicians.



After Hours



After-hours assistance After-hours counseling SHIP 24/7 Nurseline







eTang online resources

Accessing Care







Many services can be obtained without appointments or walk-in

- Authorizing release of records
- Completing forms
- Referral questions for patients with SHIP insurance
- Refilling medications without a medical appointment
- Ordering lab tests without a medical appointment, including:
 - STI tests
 - Pregnancy tests
 - TB tests
- Medical advice from your Primary Care provider or the advice nurse



We are here to help!

Website: uhs.berkeley.edu/ship

Email us: ship@berkeley.edu or send a message through eTang secure portal: etang.berkeley.edu

Call us: (510) 642-5700

Visit us: 3rd Floor of the Tang Center 2222 Bancroft Way Room 3200 Berkeley, CA 94720-4300



