AMERICAN COLLEGIATE, LOS ANGELES

STUDENT GUIDE TO U.S. HEALTH INSURANCE

The Essentials of U.S. Health Insurance

There is No National Healthcare System

Unlike other countries, healthcare is not free in the U.S. This means in order to have coverage for an accident, injury or sickness, you must purchase coverage. It also means that when you access care you need to pay for it.

Medical Care in the U.S. is Expensive

The cost of care can range from hundreds to thousands of dollars. Without insurance your out of pocket costs could be substantial.

Glossary of Health Insurance Terms

IN-NETWORK
Doctors or providers contracted with Cigna.

Students have lower out of pocket costs when seeing in-network providers.

OUT-OF-NETWORK
Doctors or providers not contracted with Cigna.

Students have higher out of pocket costs when seeing out-of-network providers.

COVERED SERVICES
Health care services covered by your health plan

EXCLUDED SERVICES
Health care services not covered by your health plan

COPAYMENT
A fixed amount you pay for covered services.

DEDUCTIBLE
The amount you pay for covered services before the insurance company starts to pay.

ALLOWED AMOUNT
Maximum amount a plan will pay for a covered service

COINSURANCE
Your share of the costs of a covered service, calculated as a percent

OUT OF POCKET MAXIMUM
The most you will pay during a policy period before your health insurance pays 100% of the allowed amount.

USUAL, CUSTOMARY & REASONABLE
The amount paid for a medical service in a geographical area based on what providers in the area usually charge for the same or similar service

EMERGENCY ROOM CARE
Emergency care services you receive from an emergency room

URGENT CARE
Care for an illness, injury or condition serious enough to seek care right away, but not so severe to require emergency room care

EMERGENCY MEDICAL TRANSPORTATION
Ambulance services for an emergency medical condition

PRESCRIPTION DRUGS
Drugs and medications that by law require a prescription.

Where do you go if you are sick or injured?

For **minor illnesses** or injuries, such as cough, cold or sore throat, rashes or skin irritations, fever or flu-like symptoms, mild injuries, earaches, etc. use the **on campus student health center** or go to the nearest **urgent care center**

For **major emergencies** such, chest pain, wheezing, shortness of breath or difficulty breathing, sudden numbness or weakness, bleeding that cannot be stopped, open wounds fractures, fainting or dizziness, etc. go to the nearest **emergency room**

If your doctor prescribes you medication, pick it up at your **local pharmacy**

In a true medical emergency or life-threatening situation:

Call 911 or go to the nearest emergency room

How to Navigate the Health Insurance System with your ACLA Student Health Insurance Plan

Once enrolled, you will receive your **Insurance ID card**. Cary this with you at all times. When you visit a doctor, urgent care, hospital, laboratory or pharmacy always present your insurance ID card. Without your ID card, you may have to pay the full cost of your visit out of pocket up front.

Review your student health plan documents including the **brochure**, **summary of benefits and frequently asked questions** for detailed information about the ACLA Student Health Insurance Plan

You will receive an **Explanation of Benefits (EOB)** after each medical visit you have. This is an overview of your visit and shows the amount the provider billed, the amount insurance company paid and the amount you may owe for your visit. **The EOB is not a bill**.

You may receive an **invoice or bill** from your doctor office, hospital or laboratory. It is important to review your bill carefully.

If you provided your insurance ID card at the time of your visit, but do not see insurance company payments on the bill, call your provider and ask if they have submitted the claim to your insurance. If they have not, ask them to submit the claim to your insurance company first.

If you did not provide your insurance ID card at the time of your visit, call your provider and give them a copy of your insurance ID card or your policy information so they can submit the claim to the insurance company for payment.

If you paid your bill before your provider billed your insurance, submit the claim form along with a detailed bill and proof of your payment to the insurance company for reimbursement

Who do you contact with questions about your ACLA Student Health Insurance Plan?

University Health Plans is the plan broker and administrator of the ACLA Student Health Insurance Plan. Contact University Health plans for questions or information about in-network providers, ID cards, claims and EOB's or invoice/bill

Phone: (800) 437-6448
Email: info@univhealthplans.com

UNIVERSITY HEALTH PLANS
A DIVISION OF RISK STRATEGIES

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