

The image features a vibrant blue background filled with small, multi-colored confetti pieces. In the center, the words "WELCOME WEEK" are prominently displayed in a bold, sans-serif font. The word "WELCOME" is white, and "WEEK" is yellow. Behind this text, the word "WELCOME" is repeated in a much larger, lighter blue, semi-transparent font, creating a layered effect.

**WELCOME WEEK**

# Student Health Insurance and Healthcare in NYC

Tuesday, August 22, 2022

# Agenda and Overview

- Student Health Insurance Plans
  - Cooper Union's Plan versus Private Health Insurance Plans
- Using Health Insurance
- Student Healthcare Options at Cooper Union
  - TimelyCare
  - Cooper Union's Counseling Program
  - Urgent Care Centers
  - Hospitals

# Student Health Insurance Plans

# Student Health Insurance at Cooper Union

- All students must have valid health insurance to attend Cooper Union
- All students are automatically enrolled in our plan, but you can request to waive our coverage if you have **comparable coverage**
- Our plan coverage begins August 15 – cost is \$2,795 for the year
- Students can request to waive our coverage up until October 15, provided they have not used the plan
- You **can not** waive coverage after October 15, 2023
- Plan information can be found here: <https://www.studentinsurance.com/Client/566>
- Our plan uses the Cigna PPO Network
- Make sure you are checking you Cooper Union email for waiver instructions



# Student Health Insurance Waivers

- Common Reasons a Waiver Could be Denied
  - Plan is not compliant with all provisions of the Affordable Care Act
  - Plan is not active in New York / New York City
  - Plan's coverage is not comparable coverage – often due to a high deductible plan
  - Questions about waivers should be addressed to the insurance company, Wellfleet

# Using Health Insurance

# Using Health Insurance

- Know your coverage and potential costs in advance
  - Call your insurance company or use their website
  - For Cooper's Plan: 877-657-5030, [www.wellfleetstudent.com](http://www.wellfleetstudent.com)
  - You can also search for providers via Thriving Campus ([www.cooper.thrivingcampus.com](http://www.cooper.thrivingcampus.com)) – Always verify coverage directly with your insurance company!
- Some key terms to know:
  - Deductible, Out-of-Pocket Limit, Coinsurance, Preventative Care



# Using Health Insurance – EXAMPLE 1

- You go to a local urgent care center for a sore throat that is in-network with your insurance company. This is your first time using your insurance. The urgent care center charges \$350 for the visit.
- Your potential costs:
  - Deductible: \$50 (One Time per year)
  - Coinsurance: (10% after deductible) =  $\$350 - \$50 = \$300 @ 10\% = \$30$
  - Total Cost: \$80

# Using Health Insurance – EXAMPLE 2

- You go to a local urgent care center for a sore throat that is out-of-network with your insurance company. This is your first time using your insurance. The urgent care center charges \$350 for the visit.
- Your potential costs:
  - Deductible: \$100 (One Time per year)
  - Coinsurance: (40% after deductible) =  $\$350 - \$100 = \$250$  @ 40% = \$100
  - Total Cost: \$200

# Using Health Insurance – Out-of-Pocket Limit

- The maximum amount of money you should have to pay in a covered plan year (For Cooper's plan, Aug 15, 2023 – Aug 14, 2024)
- Cooper's Plan: \$5,000 In-Network, \$6,850 Out-of-Network
- Be careful with Out-of-Network care as any costs above what are considered "reasonable and customary" may be your responsibility to pay and are generally not included as part of the annual Out-of-Pocket Limit.

# Using Health Insurance – Preauthorization

- Sometimes a Preauthorization is required for certain services.
- This means that you and/or your doctor needs to get approval from the insurance BEFORE the service is rendered:
  - Common Examples: Physical therapy, Home health care, Infertility services, Infusion therapy, Radiology / X-Rays, Surgery

# Using Health Insurance

**Always Check with your Insurance Company!!!**

# Student Healthcare Options at Cooper Union



# Student Healthcare Options at Cooper Union: TimelyCare

- TimelyCare – Free 24/7 app available to all students
- No insurance used – No cost unless provided a prescription in which case you would use your insurance for that prescription
- Access to both physical and emotional healthcare via telehealth including scheduled counseling sessions
- Sign up and register: [www.timelycare.com](http://www.timelycare.com)

# Student Healthcare Options at Cooper Union: Cooper Union Counseling Program

- Connect with local mental health providers via Cooper Union's Student Counseling Program
- Cooper Union covers the cost for short-term counseling needs
- Therapists will work with students on details, payments, and insurance for students needing or wanting ongoing or longer-term therapy
- Information online and available through the Student Care Team

# Student Healthcare Options at Cooper Union: Local Urgent Care Centers

- Located all over New York City
- Many close to Cooper Union: Northwell Health, CityMD, Mount Sinai Union Square
- ALWAYS check in advance for insurance coverage

# Student Healthcare Options at Cooper Union: Local Hospitals and Emergency Departments

- Closest to Cooper Union:
  - Mount Sinai Beth Israel, 281 1<sup>st</sup> Ave. (at 16<sup>th</sup> Street)
  - Lenox Health Greenwich Village, 30 7<sup>th</sup> Ave., Standalone ER (between 12<sup>th</sup> and 13<sup>th</sup> streets)
  - NYU Langone Medical Center, 550 1<sup>st</sup> Ave. (between 30<sup>th</sup> and 34<sup>th</sup> streets)
  - NYC Health and Hospitals Bellevue Hospital Center, 462 1<sup>st</sup> Ave. (between 26<sup>th</sup> and 28<sup>th</sup> streets)
- ALWAYS check in advance for insurance coverage

# Have A Plan

- Know your healthcare needs (physical and emotional health)
- Have a plan in place to address issues that may come up
- Communicate that plan to close friends, roommates, and family
- Plan for after-hours needs and support – Cooper Union does not have on-site clinical / crisis support
- Cooper Union staff will call 911 to access immediate care and support
- Use the Student Care Team for any support and planning

**THANK YOU!!!**

**Questions?**