WELCOME WEEK
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 **cannot** waive coverage after October 15, 2023
- Plan information can be found here: [https://www.studentinsurance.com/Client/566](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
  • You can also search for providers via Thriving Campus
    (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 1st Ave. (at 16th Street)
  
  • **Lenox Health Greenwich Village**, 30 7th Ave., Standalone ER (between 12th and 13th streets)
  
  • **NYU Langone Medical Center**, 550 1st Ave. (between 30th and 34th streets)
  
  • **NYC Health and Hospitals Bellevue Hospital Center**, 462 1st Ave. (between 26th and 28th 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?