

Health Insurance 101: A College Student's Guide

Stay Healthy, Stay Covered. Navigating health insurance is a key part of managing your own well-being in college. This guide cuts through the confusion to help you understand your coverage and handle medical costs without stress.

The Vocabulary of Health Coverage

Don't let the jargon intimidate you. Here is what those words actually mean:

- **Premium:** The fixed amount paid (usually monthly) to keep your health insurance active.
 - **Deductible:** The amount you must pay for health care services before your insurance begins to pay.
 - *Example:* If your deductible is \$1,000, you pay the first \$1,000 of your medical bills yourself.
 - **Co-pay:** A fixed amount (\$20, \$50) you pay for a covered service, usually when you get the service (like a doctor's visit or prescription pickup).
 - **Co-insurance:** Your share of the costs of a covered service, calculated as a percent (e.g., you pay 20%, insurance pays 80%).
 - **In-Network vs. Out-of-Network:**
 - **In-Network:** Doctors and hospitals that have a contract with your insurance. They are cheaper for you.
 - **Out-of-Network:** Providers who do *not* have a contract. They cost much more, and insurance might not cover them at all.
 - **Explanation of Benefits (EOB):** A document sent by your insurer explaining what was covered for a medical service and what you still owe. **This is not a bill.**
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Checklist: How to File a Health Insurance Claim

Most of the time, doctors and hospitals file claims for you. However, if you see an out-of-network provider or use student health services that don't bill automatically, you may need to do it yourself.

Phase 1: Gather Your Documents

- [] **Get the Itemized Bill:** Ask the doctor for an "itemized bill" (often called a "Superbill" or CMS-1500 form). A simple cash register receipt is usually not enough. It needs to show diagnosis codes and procedure codes.
- [] **Find Your Claim Form:** Go to your insurance company's website and download the "Medical Claim Form."

- [] **Check the Deadline:** Most plans have a time limit (e.g., 90 days or 1 year from the date of service) to file.

Phase 2: Fill Out the Paperwork

- [] **Patient Information:** Fill in your details exactly as they appear on your insurance card.
- [] **Provider Information:** Copy the doctor's name, address, and Tax ID number (TIN) from the itemized bill.
- [] **Description of Service:** Match the codes on the form to the codes on your bill.
- [] **Sign and Date:** An unsigned form will be rejected immediately.

Phase 3: Submit and Track

- [] **Make Copies: CRITICAL STEP.** Take a photo or scan of the completed form and the itemized bill. Keep these until the claim is paid.
- [] **Submit the Claim:** Upload it via the insurance portal (fastest) or mail it to the address on the back of your insurance card.
- [] **Watch for the EOB:** Within 30 days, you should receive an Explanation of Benefits showing if the claim was approved or denied.



Smart Student Tips

1. The "Urgent Care" Hack

If you are sick or injured but it's not life-threatening (e.g., sprained ankle, high fever, strep throat), go to **Urgent Care** instead of the **Emergency Room (ER)**.

- **ER Cost:** Typically higher than urgent care.
- **Urgent Care Cost:** Usually a simple co-pay (e.g., \$30-\$75).

2. Student Health Center

Services here are often free or very low-cost for students. Always check here first for minor illnesses!

3. Know Your Card

Take a picture of the front and back of your health insurance card, and save it as a "Favorite" in your phone's photo gallery. You will never have to dig through your wallet at the reception desk again.

Disclaimer: This handout is for informational purposes only and does not constitute legal or medical advice. Always review your specific policy details.