



UC SHIP Overview AY23/24



What is SHIP?



SHIP - Student Health Insurance Plan
UC and Anthem Blue Cross started their
relationship in 2011

To protect our students and our campus

- Built for students, with students actively involved in its design, UC SHIP provides high-quality, affordable and convenient coverage that protects students from unexpected health care costs.
- UC SHIP offers medical, pharmacy, dental, vision, mental health and substance use disorder benefits for UC undergraduate and graduate students and their eligible dependents.
- Because all UC students are required to have medical insurance, UC automatically enrolls registered students at the Davis, Hastings College of the Law, Irvine, Los Angeles, Merced, Riverside, Santa Barbara, Santa Cruz, San Diego and San Francisco campuses in UC SHIP each academic year.

For AY23/24, the cost per quarter is \$753 for undergrads and \$1470 for grads



All UCSD students have access to CAPS services. If they are referred to an outside provider, they will use their SHIP coverage or the insurance they waived with to access specialty care benefits. Students seen at Student Health are categorized with one of the 4 payer designations: SHIP/RAFT/FFS/or IP

Students cannot use their home insurance or government coverage at SHS as we do not hold contracts with other insurance companies.

AY23/24 Waiver Timeframes for submission

- The waiver may only be applied for during open timeframes and may only be submitted through the student's Triton Link account.
- **Student's must be registered in order to access the application. Parents or authorized users are not allowed to access the application.**

Open Fall quarter timeframes:

5/3/23 through 9/20/2023

- ❖ Late waivers nor retroactive waivers are accepted.





Benefits

Benefits for medical office visits

Specialty care office visits:
REFERRAL IS REQUIRED

UC Provider	Anthem Provider	Out of Network
\$10 co-pay per visit	\$30 co-pay per visit	Student has a \$1000 deductible, then Anthem will reimburse each out of pocket visit at 60%
Valid 1 year - 12 vsts	Valid 1 year - 12 vsts	Valid 1 year - 12 vsts



Benefits for MH-BH office visits

Outpatient MH-BH office visits:
REFERRAL IS REQUIRED

UC Provider	Anthem Provider	Out of Network
\$5 co-pay per visit	\$10 co-pay per visit	Student has a \$1000 deductible, then Anthem will reimburse each out of pocket visit at 60%
Valid 1 year - 52 vsts	Valid 1 year - 52 vsts	Valid 1 year - 52 vsts



Benefits for medical Outpatient Diagnostics or Surgery

Outpatient admission

REFERRAL IS REQUIRED

UC Provider	Anthem Provider	Out of Network
Facility charges: 10% coinsurance. Provider services: 10% coinsurance. Deductible does not apply.	Facility charges: 20% coinsurance + \$500 annual deductible . Provider services: 20% coinsurance.	Facility charges: \$1000 deductible + 40% coinsurance. Provider services: 40% coinsurance.
Any UC facilities in CA	Example: Scripps or Sharp	Any services deemed not medical necessary are also the patient's financial responsibility.



Visit our website for care assistance fund information!

<https://shwadmin.ucsd.edu/uc-ship/medical-assistance-fund.html>

Benefits for Intensive Outpatient Programs

Outpatient IOP admission

REFERRAL IS REQUIRED

UC Provider	Anthem Provider	Out of Network
<p>Facility charges: 5% coinsurance. Provider services: 5% coinsurance. Deductible does not apply.</p>	<p>Facility charges: 20% coinsurance + \$250 copayment/per admission. Provider services: 20% coinsurance. Deductible does not apply.</p>	<p>Facility charges: \$250 copayment + 40% coinsurance/per admission. Provider services: 40% coinsurance. Deductible does not apply.</p>
<p>Any UC facilities in CA \$1000 out of pocket max</p>	<p>Example: Sharp Mesa Vista \$2500 out of pocket max</p>	<p>An additional 25% penalty is assessed for services and supplies provided by a Non-Contracting Hospital. \$5000 out of pocket max</p>



<https://shwadmin.ucsd.edu/uc-ship/medical-assistance-fund.html>

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Benefits for medical Inpatient Admission

Inpatient admission (medical)

For Planned Admissions - REFERRAL IS REQUIRED

Emergency Admissions do not require a REFERRAL

UC Provider	Anthem Provider	Out of Network
10% coinsurance. Deductible does not apply.	Facility Charges: 20% coinsurance + \$500 annual deductible. Provider services: 20% coinsurance.	40% coinsurance + \$1000 annual deductible.
		Any billed services deemed not medically necessary will be the financial responsibility of the patient.



Benefits for MH-BH Inpatient Admission

Inpatient admission (mental/behavioral/substance abuse)

For Planned Admissions - REFERRAL IS REQUIRED

Emergency Admissions do not require a REFERRAL

UC Provider	Anthem Provider	Out of Network
5% coinsurance. Deductible does not apply.	Facility Charges: 5% coinsurance + \$500 copayment/per admission. Provider services: 5% coinsurance. Deductible does not apply.	40% coinsurance + \$500 copayment + 25% penalty/per admission. Provider services: 40% coinsurance.
		An additional 25% penalty is assessed for services and supplies provided by a Non-Contracting Hospital.



Benefits for Gender Affirmation

Students start care by scheduling an appointment with Dr. Buenaflor, Stephanie Jennichs, or Jessica McCabe at Student Health. Qualified, experienced providers that will drive their care.

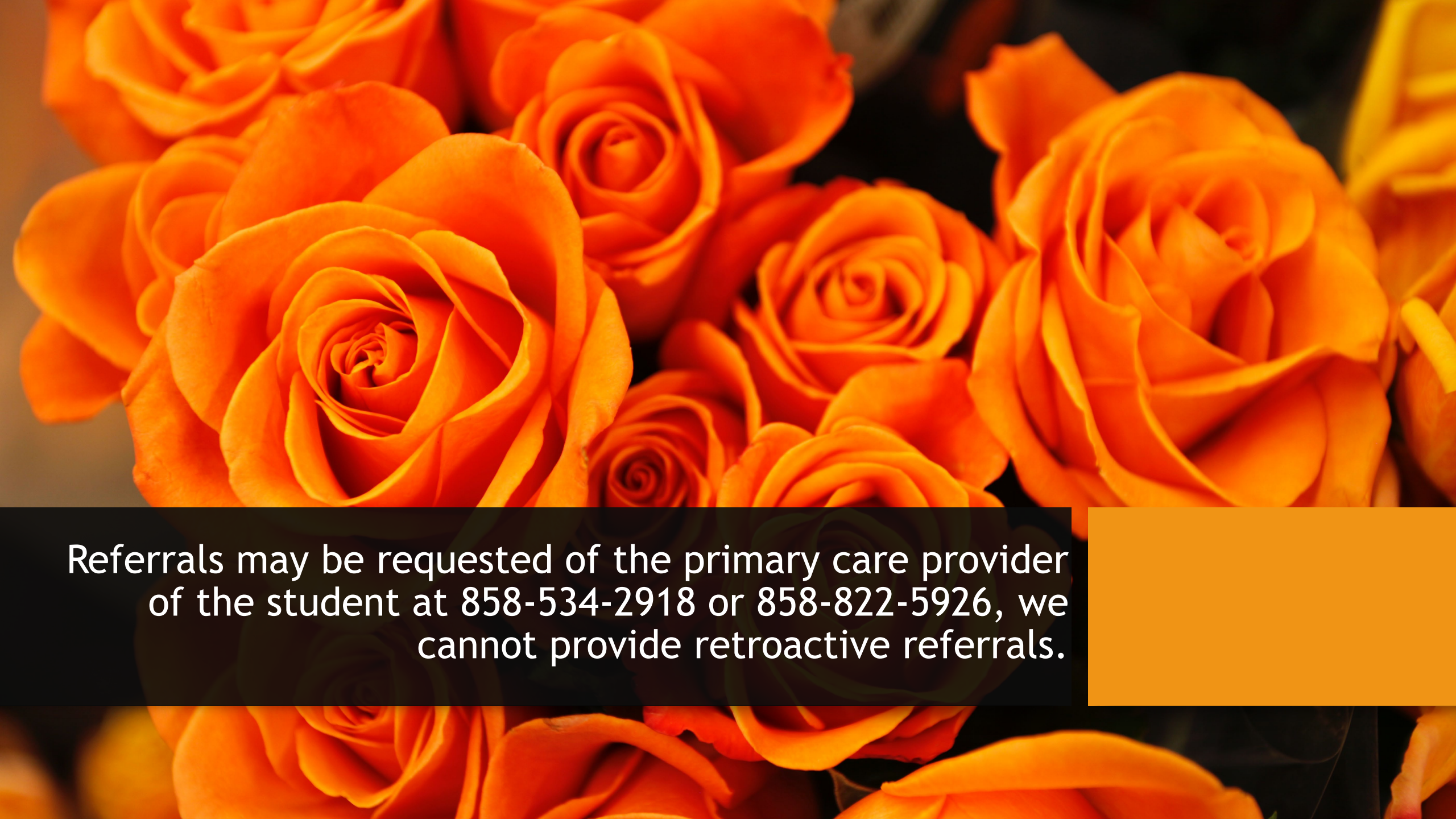
UC Provider	Anthem Provider	Out of Network
90% coverage, no deductible. Out of pocket maximum in one academic year is \$2000 (AY22/23).	Surgery is covered at 80% after a \$500 deductible is met. Out of pocket maximum in one academic year is \$2500 (AY22/23)	Surgery is not covered unless provided in-network. Electrolysis is covered at the in-network rate as there are no contracted providers under Anthem currently.
	When surgery is proposed, the referral we generate must be submitted to Anthem for the precertification process and case management assignment.	A prior referral for electrolysis is required, the student pays out of pocket and submits a reimbursement claim to Anthem.



Transgender information & benefits may be found on our website:

<https://shwadmin.ucsd.edu/uc-ship/use/transgender-care.html>

We always encourage students to contact Anthem to go over benefits:
1-866-940-8306



Referrals may be requested of the primary care provider of the student at 858-534-2918 or 858-822-5926, we cannot provide retroactive referrals.



Care Assistance Fund

Care Assistance Fund

SHIP - Student Health Insurance Recipients and their Dependents only



Applications and Details may be found on our website:

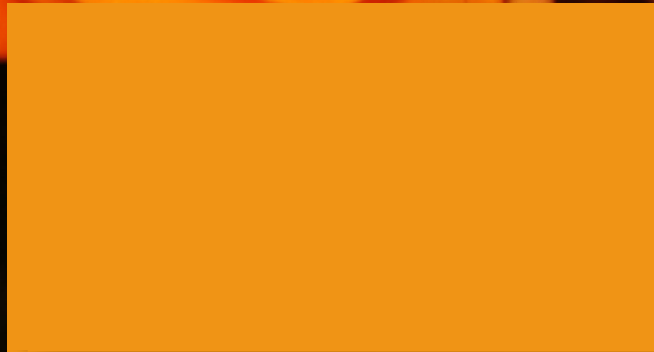
<https://shwadmin.ucsd.edu/uc-ship/medical-assistance-fund.html>

This initiative was established to assist SHIP enrollees and their dependents with out of pocket expenses for AY20/21, it was extended through AY24/25 as long as there are funds are still available.

- SHIP enrollees or their dependents may apply for funds to assist them in paying for out of pocket expenses for Medical or Mental Health services that are not fully paid by Anthem Blue Cross.
- The minimum amount that may be requested is \$500.00, the maximum that may be requested is \$2000.00. Receipts or explanations of benefits must accompany the application in order to be reviewed for possible approval.
- If the student or dependent application is approved, the amount awarded is deposited into the student's bursar account and immediately direct deposited into their bank account or a check is cut to the student.



Resources



Contacts

UCSD Student Health and Well-Being

<https://studenthealth.ucsd.edu/>

phone 858-534-3300

UCSD CAPS

<https://caps.ucsd.edu/>

phone 858-534-3755

UCSD Student Health Insurance

<https://shwadmin.ucsd.edu/uc-ship/index.html>

phone 858-534-2124 email SHIP3@ucsd.edu

Anthem Blue Cross

<https://www.anthem.com/>

phone 866-940-8306

Delta Dental PPO

<https://www1.deltadentalins.com/individuals/welcome.html>

phone 800-765-6003

Optum Rx

<https://www.optumrx.com/public/landing>

phone 844-265-1879

UCSD Health Billing

<https://health.ucsd.edu/patients/billing/Pages/default.aspx>

phone 855-827-3633

Academic Health Plans (AHP)

<https://www.ahpcare.com/>

phone 855-428-0730

UCSD Financial Clearance

San Diego Medi-cal office Kearny Mesa

phone 858-657-8380

phone 858-694-3900



UCSD Insurance offers ZOOM meetings every week on M, W, & F 11-12pm.

Dial in 1-699-900-6833 or log on with your computer

Monday access code:

85143178680

Wednesday access code:

87385801858

Friday access code:

86367721797



Thank You!

<https://shwadmin.ucsd.edu/uc-ship/index.html>

Contact us at:
858-534-2124
Email us at:
ship3@ucsd.edu