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 for medical office visits

Specialty care office visits:
REFERRAL IS REQUIRED

<table>
<thead>
<tr>
<th>UC Provider</th>
<th>Anthem Provider</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10 co-pay per visit</td>
<td>$30 co-pay per visit</td>
<td>Student has a $1000 deductible, then Anthem will reimburse each out of pocket visit at 60%</td>
</tr>
<tr>
<td>Valid 1 year - 12 vsts</td>
<td>Valid 1 year - 12 vsts</td>
<td>Valid 1 year - 12 vsts</td>
</tr>
</tbody>
</table>
Benefits for MH-BH office visits

Outpatient MH-BH office visits: REFERRAL IS REQUIRED

<table>
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<tr>
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<tbody>
<tr>
<td>$5 co-pay per visit</td>
<td>$10 co-pay per visit</td>
<td>Student has a $1000 deductible, then Anthem will reimburse each out of pocket visit at 60%</td>
</tr>
<tr>
<td>Valid 1 year - 52 vsts</td>
<td>Valid 1 year - 52 vsts</td>
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</tr>
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</table>
## Benefits for medical Outpatient Diagnostics or Surgery

### Outpatient admission

**REFERRAL IS REQUIRED**

<table>
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<tr>
<td>Facility charges: 10%</td>
<td>Facility charges: 20% coinsurance + $500 annual deductible.</td>
<td>Facility charges: $1000 deductible + 40% coinsurance.</td>
</tr>
<tr>
<td>coinsurance.</td>
<td>Provider services: 20% coinsurance.</td>
<td>Provider services: 40% coinsurance.</td>
</tr>
<tr>
<td>Provider services: 10%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>coinsurance.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible does not apply.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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](https://shwadmin.ucsd.edu/uc-ship/medical-assistance-fund.html)
# Benefits for Intensive Outpatient Programs

## Outpatient IOP admission

**REFERRAL IS REQUIRED**

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<td>Facility charges: 5% coinsurance. Provider services: 5% coinsurance. Deductible does not apply.</td>
<td>Facility charges: 20% coinsurance + $250 copayment/per admission. Provider services: 20% coinsurance. Deductible does not apply.</td>
<td>Facility charges: $250 copayment + 40% coinsurance/per admission. Provider services: 40% coinsurance. Deductible does not apply.</td>
</tr>
</tbody>
</table>

Any UC facilities in CA $1000 out of pocket max

Example: Sharp Mesa Vista $2500 out of pocket max

An additional 25% penalty is assessed for services and supplies provided by a Non-Contracting Hospital. $5000 out of pocket max

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

Visit our website for care assistance fund information!
Benefits for medical Inpatient Admission

**Inpatient admission (medical)**

For Planned Admissions - REFERRAL IS REQUIRED
Emergency Admissions do not require a REFERRAL

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<td>10% coinsurance. Deductible does not apply.</td>
<td>Facility Charges: 20% coinsurance + $500 annual deductible. Provider services: 20% coinsurance.</td>
<td>40% coinsurance +$1000 annual deductible.</td>
</tr>
</tbody>
</table>

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

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<td>5% coinsurance. Deductible does not apply.</td>
<td>Facility Charges: 5% coinsurance + $500 copayment/per admission. Provider services: 5% coinsurance. Deductible does not apply.</td>
<td>40% coinsurance +$500 copayment + 25% penalty/per admission. Provider services: 40% coinsurance.</td>
</tr>
</tbody>
</table>

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.

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<tr>
<td>90% coverage, no deductible. Out of pocket maximum in one academic year is $2000 (AY22/23).</td>
<td>Surgery is covered at 80% after a $500 deductible is met. Out of pocket maximum in one academic year is $2500 (AY22/23)</td>
<td>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.</td>
</tr>
<tr>
<td>When surgery is proposed, the referral we generate must be submitted to Anthem for the precertification process and case management assignment.</td>
<td>A prior referral for electrolysis is required, the student pays out of pocket and submits a reimbursement claim to Anthem.</td>
<td></td>
</tr>
</tbody>
</table>

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

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.
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
phone 858-657-8380
San Diego Medi-cal office Kearny Mesa
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