

2017–2018 | FREQUENTLY ASKED QUESTIONS (FAQ)

Boise State University International Student Insurance Plan

Why do I need health insurance?

Medical care in the U.S. is expensive and complicated. There is no free medical care. A typical doctor visit averages \$150, and an overnight hospital stay can cost thousands of dollars. When an unforeseen accident or illness occurs, it is important that you have insurance to help cover these high costs. When used in accordance with the guidelines, the insurance policy provided by your school is designed to cover 100% of the cost (after applicable copays) of necessary medical treatment as well as 50% of the cost for medications.

We know the health care system in the United States may be very different from what you are used to, so please call Ascension with any questions you might have at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m.).

How do I enroll? Can I enroll my dependents?

You are automatically enrolled through your school; no action is needed to enroll yourself in the plan.

To enroll dependents (spouse, or children under the age of 26), visit www.4studenthealth.com/boisestate-intl to download an enrollment form. Dependents must be enrolled before the start of the term or within 60 days of marriage, birth, adoption, or arrival in the U.S. For questions about enrollment, contact Ascension at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. PT).

How do I get my insurance ID card?

Once you are enrolled in the plan, you may download your ID card by visiting www.4studenthealth.com/boisestate-intl. Click on the ID card icon for the link to the PacificSource Intouch site to be able to download your insurance ID card.

Keep your ID card with you at all times! You will need your card when you visit University Health Services, doctor's office, urgent care, or hospital.

What should I do if I need to see a doctor?

You should go to University Health Services (UHS) first for treatment or a referral to an off-campus doctor or medical facility. Check your school website for hours and appointment information. There is no copay at UHS. Please note you must be enrolled in classes to use any services at UHS.

If you cannot visit UHS first, seek medical care from an in-network doctor or urgent care. Remember, in order for a medical bill to be paid at 100% after copays when you seek treatment off-campus, the doctor or hospital you visit must be a member of the Preferred Provider Organization (PacificSource).

What if it is an emergency, such as an accident or life-threatening situation?

In the case of an emergency go to the nearest hospital or call **911**. You may receive treatment at any hospital. Each emergency room visit has a \$100 copay per visit (waived if admitted to hospital).

What if it is not an emergency, but the health center or doctor's office is closed?

If it is *not* a life-threatening condition but you need to see a doctor right away and cannot wait for a scheduled appointment, visit an urgent care center rather than a hospital emergency room. Hospital emergency rooms generally charge more for services than doctors' offices or urgent care centers. **Using an urgent care center instead of a hospital emergency room will save you money.** Urgent care centers provide medical treatment for sicknesses and minor injuries or when immediate care is needed.

You must pay a \$20 copay at an urgent care center.

The following urgent care centers are part of the PPO network:

1. Saint Luke's Urgent Care
1520 West State Street, Suite 100
Boise, ID 83702
(208) 947-7700
2. Saint Alphonsus Regional Medical Center
1673 West Shoreline Drive, Suite 120
Boise, ID 83706
(208) 429-8311
3. State Street Immediate Medical Care
4902 West State Street
Boise, ID 83703
(208) 853-3100

What does "in-network" or "PPO" mean?

"In-network" or "PPO" means that the doctor or medical facility is part of the Preferred Provider Organization. It is a network of doctors, specialists, and hospitals that accept this insurance plan. All participating providers listed on the website www.pacificsource.com/boisestate are available to you for consultation and treatment. Check with the doctor or medical facility directly to confirm that they are still participating in the network before you receive treatment.

How much do I have to pay?

After you are enrolled in the plan, the insurance will pay for most covered treatment and services, but you will be required to pay for applicable copays and coinsurance yourself. There is a \$20 copay at a doctor's office. There is also a \$100 copay for each hospital visit, inpatient or outpatient. Each emergency room visit has a \$100 copay per visit (waived if admitted to hospital). You must also pay 20% of charges (your coinsurance) for out-of-network providers. The coinsurance for prescription drugs is 50% of the cost of the drug.

You will also be responsible for any charges you incur for treatment or services that are *excluded* or *limited* under this plan, so please read the Plan Certificate carefully before seeking treatment.



How do I find a PPO doctor, hospital, or urgent care?

1. Go to www.pacificsource.com/boisestate and click “Find a Doctor or Drug” at the top of the page.
2. Click on the state in which you need to receive medical care.
3. You can search by name, specialty, procedure, or more.
4. Enter your city or ZIP code for location and press “Find Providers.”
5. Select a doctor from the list, and call to make an appointment.

What do I need to bring with me for a scheduled visit with a doctor or hospital?

Always bring your insurance ID card and photo identification. In addition, be sure to bring cash or a credit card to pay your copay directly to the provider.

Does the plan cover preventive care?

Yes, this plan covers recommended immunizations, routine physical exams, and certain tests and screenings at 100% at an in-network provider, with the copay waived.

Are prescription drugs covered?

Yes, outpatient prescription drugs are covered at 50% of actual charges. Contraceptive drugs are covered at 100% of actual charges. You should always ask for the generic form (not brand name) of the drug, if available, as this will decrease the cost. You may use any pharmacy, including Albertsons, Rite Aid, and Walgreens. *Please note that you must show your PacificSource ID card to the pharmacist when you fill a prescription to receive your 50% coverage benefit. Otherwise, you'll have to pay for your prescriptions in full and submit a claim for 50% reimbursement.*

Is vision or dental coverage provided under this plan?

General vision and dental benefits are not provided by this student insurance plan; however, limited dental and vision services are available for children under age 19. Please contact PacificSource at **(800) 688-5008** for questions about these benefits.

For additional options, please contact Ascension at **(800) 537-1777** or visit www.4studenthealth.com/supplemental-plans.

Where do I send my bills, claims, or any other important information?

If you are billed for medical services (not including your copays), you must send copies of the bills to the claims department. The claims department may require further information to process your claim; send such information as soon as possible so there will be no delay in processing your claim. Send your copies and claims to the following address:

PacificSource Health Plans
Attn: Claims Department
P.O. Box 7068
Springfield, OR 97475-0068

To check the status of your claim, you may contact PacificSource by calling **(800) 688-5008**. You may request a representative who speaks your native language, if needed.

What if I had to pay for a prescription or services such as doctor visits in full?

If you have paid for a prescription or other services (not including copays) in full because you didn't have your PacificSource ID card, you will need to submit a claim form for reimbursement. Download a claim form at www.pacificsource.com/boisestate, fill it out completely, and then send completed claim form and receipts to the claim department address on the form. Always keep copies of claim documents for your records.

What if I'm outside Idaho or the United States and need medical treatment?

You can locate a network provider within the United States at www.pacificsource.com/boisestate. Scroll to the bottom of the page to locate a provider map.

Non-emergency care outside the U.S. is not covered. The copays cannot be waived. All medical bills, receipts, and other information should be sent to the claims department address.

What if my visa status changes?

If your visa status changes, you are no longer eligible for coverage under this insurance plan. Your coverage will be terminated. If you have not used the insurance and you are returning to your home country, you may request a refund from the school for the number of full months remaining in the term.

Where can I find additional information on the plan?

Visit www.4studenthealth.com/boisestate-intl. There you can review your insurance plan benefits and coverage dates, download claim forms and instructions for filing a claim, search for a doctor, and much more!