

Navigating Your Insurance Benefits

Brought to you by MCPHS Counseling Services

Massachusetts requires all adult residents to have health insurance. You may either be covered by private insurance or by the Student Health Plan insurance provided to you by MCPHS. To determine your policy's requirements if you have private insurance, contact your insurer directly. If you are on your parent/guardian's plan, you may have to speak with them to gain access to your insurance. You may also find information about coverage on the insurance provider website. Before engaging in off-campus care, you may want to ask your insurance company if you have mental health insurance, what your yearly deductible is and what the benefits cover.

Student Health Insurance Plan

MCPHS University has partnered with Blue Cross Blue Shield to provide health insurance coverage for students. Blue Cross Blue Shield provides comprehensive health insurance coverage to students within a network of local and national health care providers to ensure accessible health care. While you are not required to use student health insurance to pay for private care, many students do. It is important to remember that you are responsible for paying any fees you incur that are not paid by your insurance. Before beginning care, discuss with your provider how you are expected to handle payment. If you are experiencing difficulties with your student insurance or have questions about benefits, claims, or other insurance information, please contact:

- University Health Plans, Inc. at 1-800-437-6449
- Blue Cross Blue Shield at 1-800-262-2583 or at bluecrossma.com
- The Dean of Students Office at 617-732-2929

Step 1: Understand your insurance or ID card.

Front of card:

Member: The person eligible for covered services. **Identification #:** Helps the insurance company verify your eligibility and coverage when you call Customer Service. The three letters preceding your identification number are required for processing your claims. **Group #:** Identifies the benefits of your particular plan. **Medical Network:** Name of your health care provider network.

Back of card:

Helpful instructions for using your health plan: Phone numbers: All the numbers you need get information or access care; including but not limited to a customer service number, TTY number for the hearing impaired, provider locator number, provider eligibility number, pharmacy locator/Medco pharmacy number, and 24-hour Nurse Line. **Provider section:** Important information for providers, including the claims submission address.

Step 2: Call the “Behavioral Health or Mental Health” number on the back of your card. Know your insurance # (located on the front of your card), date of birth, and home address. What you should say: *“I am looking for behavioral health/mental health benefits for OUTPATIENT in-office treatment.”*

Step 3: Understand the 2 different types of Insurance Benefits.

IN-Network: You must go to a therapist within your insurance plan’s network of providers.

OUT-of-Network: You have the *option* to see a therapist outside of your insurance plan’s provider network. Out-of-Network may **require you to pay the therapist a fee** upfront and then submit a copy of the bill to the insurance company for reimbursement. You may also be responsible for paying the difference of the therapist rate and the “customary rate” determined by your insurance company. Make sure to clarify this with them on the phone before deciding to go the Out-of-Network route!

Step 4: Ask the right questions.

- Is there a deductible to meet? If so, how much? How much has been met to date? (Not applicable for Student Health Insurance Plan)
- What is the co-pay or co-insurance?
- How many sessions can I receive per year?
- Is pre-authorization or a referral required before meeting with a therapist?

Step 5: Find out what providers in your area are IN-Network with your insurance.

Go to the insurance company’s website to view their Provider List. This list will provide you with information on what providers are in your area and in your network.

Step 6: Find out as much information as possible.

Check out psychologytoday.com. Not all providers are listed on this website, but a majority are. You can also google a provider name to read reviews and find out more information.