

# **Student Health Insurance**

Exclusively for Coalition State Associations to offer their member schools



23COL4547

### **UHCSR presentation team**

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### Agenda

- 1. The Coalition Consortium advantage
- 2. UHCSR personal service
- 3. The UHCSR advantage
- 4. The process and what we do first
- 5. Determining the waiver requirements and questions
- 6. Providing the turnkey technology to waive and enroll
- 7. Consortium plans designed to meet the needs of today's college students
- 8. Ancillary, virtual and behavioral services
- 9. Virtual Visits
- 10. Behavioral Health Student Solutions
- 11. UHC Global

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# The Coalition Consortium advantage

### **The Coalition Consortium advantage**

- Oversight and proper due diligence performed by the Coalition
- Spread risk over many Coalition State Associations and their participating member schools allows for more competitive rates and renewals for small to midsized schools
- No minimum size requirements for member schools to participate
- Growing Consortium participation enables expanded and improved benefits that meet the ongoing needs of today's college students
- Member schools receive dedicated virtual sales and servicing





# **UHCSR personal service**

### **UHCSR personal service**

We assign a dedicated Account Manager to each member school to manage the entire student health insurance experience

UHCSR's enrollment team assists each member school in the enrollment and waiver process and quickly handles immediate and emergency student insurance needs

24/7 customer service via web or phone to support our schools and their students

UHCSR partners with Student Health and Counseling Centers to fully reimburse approved student services and waive deductibles and copays



# The UHCSR advantage

### The UHCSR advantage

- One of the largest provider networks in the US with in-network treatment to students in school, at home or traveling abroad
- Options PPO, Choice Plus, and United Behavioral Health are proprietary networks of UnitedHealthcare
- UHCSR has over 40 years servicing the unique needs of college students all over the country
- Discounted rates on treatments for insured member school students are negotiated with UHC network providers
- All the benefits of an underwriter, claims administrator, provider network and service provider in one
- Schools get essential resources to offer and administer comprehensive and cost-effective student health insurance





# The process and what we do first

### The process and what we do first

Your assigned Account Manager will work with you directly to establish a list of eligible students, typically full-time undergraduates taking at least 9 credits and graduates taking 6 credit hours



A plan effective date and open enrollment period to waive and enroll will be set

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Your Account Manager will help determine if any cohorts may require special attention, such as medical or health sciences students, or visiting students





# Determining the waiver requirements and questions

### Determining the waiver requirements and questions

- Our team will recommend waiver requirements for the plan and explain what other schools ask and require of students for the waiver process
- Current considerations include out-of-state Medicaid and in-network requirements for urgent and emergency care benefits and mental health treatment coverage
- Personalized on-screen and email confirmation of waiver request decisions
- Waiver approval and denial can be automatic or pending
- UHCSR waiver verification assistance for schools who prefer to verify active coverage







# Providing the turnkey technology to waive and enroll

### Providing the turnkey technology to waive and enroll

- Our online system, Partner Center, notifies students of insurance requirements
- Member schools upload a list of all students that meet the eligibility requirements of the plan
- School administrators get 24/7 Partner Center access and may view all student activity
- Your Account Manager will coordinate a demo for involved departments on Partner Center reporting capabilities
- School administrators will have ability to send out email notifications to all eligible students that need to take action during the open enrollment and waiver period
- Students will have the opportunity to submit their enrollment online for access to their ID card and policy documents





# Consortium plans designed to meet the needs of today's college students

# **Consortium plans designed to meet the needs of today's college students**



Low out-of-pocket expenses for students—copays only for prescription, urgent and emergency care, doctor and specialist visits



Unlimited Teladoc medical and mental health virtual visits



UnitedHealthcare Global benefits include medical evacuation and repatriation and global emergency and medical assistance abroad



Coverage includes intramural and club sports



Partnerships with Student Health and Counseling Centers with the ability for full reimbursement for approved services. Option to waive student copay and deductible for those approved services and treatments



## Ancillary, virtual and behavioral services

# Ancillary, virtual and behavioral services

#### All plans include:

- General Medical Virtual Care
- Mental Health Virtual Care
- 24/7 Student Support Program
- Global Emergency Medical Assistance





### **Virtual Visits**

### **Virtual Visits**



We have partnered with HealthiestYou to provide access to doctors and mental healthcare from anywhere students are. All services are *free* for students covered under the insurance plan. Available in all 50 states.

#### Medical – phone or video

- 24/7 physician access
- No cost for students covered under the plan
- Reduced rate available to non-UHCSR members

#### Mental Health – phone or video

- Talk to a board-certified psychiatrist, licensed psychologist, therapist or counselor – the member chooses
- Schedule an appointment

- No cost for students covered under the plan
- Reduced rates for non-UHCSR members





# **Behavioral Health Student Solutions**

### **Behavioral Health Student Solutions**





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#### Mental Health Virtual Services

Provides free, confidential access to treat a wide range of issues.

#### 24/7 Crisis & In-the-Moment Support

Provides immediate access to master's level specialist at no cost.

#### Mental Health Provider Directory

Access to quality inpatient and outpatient care.

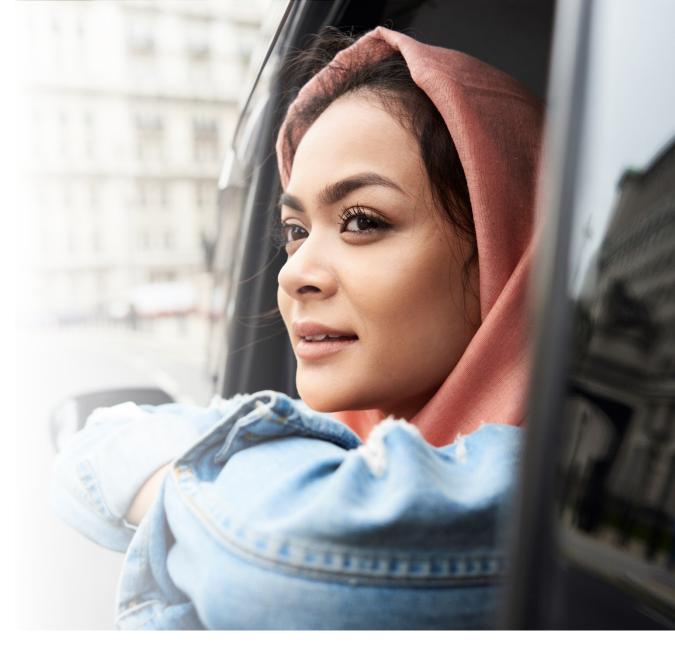
#### Behavioral Health Student Solutions is included for insureds enrolled in the SHIP.



### **UHC Global**

### **UHC Global**

- Medical evacuation and repatriation benefits
- Domestic students covered worldwide except within 100 miles of their home or campus
- International students covered worldwide except in their home country



# For additional information or to request a quote:

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# **Q** & **A**



# Thank you

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