

## TAKING CARE OF YOUR STUDENT" WEBINAR Q & A

Below are answers to questions that came through the webinar chat box.

### FINANCIAL

- **Are Student athletes required to pay medical bills when an injury occurred competing in sports?**
  - Student athletes participating in a NCAA sport are required first to submit their medical bills to their personal health insurance for payment. For those expenses that are not covered in full by a student's primary health insurance, the University carries a secondary insurance policy to potentially pay those outstanding bills. Exclusions and conditions apply to this coverage. To access this additional coverage, student athletes with medical bills that are not fully paid by their insurance should discuss this with their athletic trainer or coach if the bills were incurred as a result of participating in their respective sport.
  
- **Each school year students are required to have their own health insurance. How does it tie-in with the student health services? Which services are provided by student health services?**
  - The University has a health insurance requirement that pertains to all full time, dissertation and exchange students (in classes for one term or longer). Students are required to maintain health insurance that meets certain criteria. These criteria can be found on the Student Health website under Insurance and Immunization Compliance. The Penn Student Insurance Plan (PSIP) is available for students who do not have insurance, whose plans do not provide coverage in the Philadelphia area, or whose plans do not meet our criteria for alternative insurance. [Our website](#) has a graphic that explains this information in a more visual way.
  
- **All full-time students are charged a clinical fee as part of their tuition. This clinical fee gives students access to all of our providers at SHS for *free* (massage and acupuncture are \$60/hr). A full list of services available at SHS is [here](#). Examples:**
  - Your student comes in with the cough, and after a visit with the medical provider, medication is prescribed. The visit with the medical provider is covered by the clinical fee. Your student then goes to the pharmacy to pick up his/her medication and the student's insurance kicks in.
  - Your student is traveling for Spring Break and comes in to receive a Yellow Fever vaccine. The visit with the travel health provider is covered by the clinical fee. If your student is on the Penn Student Insurance Plan (PSIP), the cost of the vaccine is covered in full by that insurance provider. If your student is not on PSIP, the cost of the vaccine will be charged to the student's bursar (or PennPay) account. Your student can submit this charge for reimbursement by their insurance carrier.
  - Your student comes in for a wellness visit. The visit with the medical provider is covered by the clinical fee. However, they decide to have blood work done to round out the visit. The student will go to our lab on-site, and our lab will send the specimen out for analysis. If your student is on the Penn Student Insurance Plan (PSIP), the lab analysis cost is covered in full by that insurance provider. If your student is not on PSIP, the

student's bursar (or PennPay) account will be charged for the cost of analysis by the lab. Your student can submit this charge for reimbursement by their insurance carrier.

- **Is there a charge for vaccinations?**
  - The Penn Student Insurance Plan covers all of the vaccines available at SHS in full. If your student is not on PSIP, this website lists the costs of our vaccines. The student's bursar (or PennPay) account will be charged for the vaccine. Your student can submit this charge for reimbursement by their insurance carrier.
  
- **Are annual wellness examinations free?**
  - Wellness exams with Student Health providers are at no additional charge for students that have paid the clinical fee. Laboratory testing (if done at the visit) will be processed by Quest Laboratories and billed to a student's health insurance by Quest.
  
- **Please provide a fee table for charges such as co-pay**
  - Copays are not charged for visits to Student Health. The clinical fee charged to all full-time students covers provider visits and other services at SHS, with the exception of massage, acupuncture, and the cost of any medicine/vaccines dispensed at SHS.
  - Vaccine costs are found [here](#).
  - Massage costs are [here](#).
  - Acupuncture costs are [here](#).

## **INSURANCE REQUIREMENT/COVERAGE**

- If a student already has a family insurance, are they required to get insurance from Penn?
  - Students do not have to enroll in the Penn Student Insurance Plan. However, students are required to carry an insurance plan that:
    - Is licensed to do business in the United States;
    - Provides coverage for pre-existing conditions;
    - Offers an annual maximum benefit of at least \$2,000,000;
    - Provides for in-patient and out-patient medical care *in* Philadelphia
    - Provides for in-patient and out-patient mental health care *in* Philadelphia
    - May not limit coverage in Philadelphia to just emergency or urgent medical or mental health care
  
- **What is the benefit of buying the Penn Student Health Insurance Plan?**
  - The Penn Student Insurance Plan which is underwritten by Aetna Student Health provides a comprehensive health insurance policy for students who may not have access to a similar plan. More information regarding PSIP can be found [here](#).
  
- **If health insurance is purchased through the university, is the coverage effective for the full year or just during the school year?**
  - The Penn Student Insurance Plan runs for 12 months from August 1-July 31<sup>st</sup> each calendar year. Because a student's insurance status may change from year to year, **students must waive out of, or enroll into, the Penn Student Insurance Plan every year.**

- **If my student already has a good insurance plan, why does University charges for healthcare fees?**

  - The University wants to ensure that your student can access quality care during their time as students in Philadelphia. The Clinical Fee ensures students can access all that Student Health Service as to offer.
  
- **We were required to obtain private insurance from an insurer in PA. The primary care Doctor associated with SHS does not participate with the insurance (Blue Cross Keystone Health). Should our student use your doctor(s) or a doctor on our insurance plan as his primary care physician?**

  - Student Health can act as your student's Primary Care physician—that is why all full-time students are charged the clinical fee. If your student needs specialty care or service not provided at SHS, we will help facilitate the referral process. For HMO's in the Philadelphia area, it is recommended that a student identify a primary care provider so to coordinate referrals as necessary. Student Health is conveniently located on campus and has night and weekend hours so as to accommodate a student's schedule.
  
- **If Student requires outside services would SHS coordinate that outside care with an in-network provider of our private insurance plan, or would it be our responsibility to find a 'in-network' provider?**

  - We encourage students with private insurance to review their policies to make sure that they have an acceptable level of coverage services outside of SHS. Referral coordinators in SHS are available to work with a student to coordinate pre-authorizations and appointments. For details, see.
  
- **My son was seen recently for a sick visit. He was noted to have elevated liver enzymes. Also received a Hep B vaccine. Does he get charged for the blood work and immunizations? We have Penn BC/BS health insurance. Should I send him to the hospital for these services instead of SHS?**

  - SHS is an excellent facility for students to obtain their primary care. SHS can help coordinate outside care and facilitate follow-up services for on-going health concerns. If a student with private insurance receives care at a hospital, they will be charged a co-pay, and potentially other fees. At SHS, there are no co-pays and many of the services at SHS are fully covered by the Clinical Fee. These services include primary care visits, nursing care visits, allergy desensitization, travel consultations, stress reduction counseling, smoking cessation counseling, and nutrition consultations. When medical problems have a potential impact on academic issues, SHS is also better equipped to help connect students with academic offices in the university.
  - SHS contracts with Quest Diagnostics for all laboratory services. Quest will bill a student's health insurance for their services. SHS is aware that Quest is not the preferred laboratory provider for several Philadelphia based plans. SHS will work with the student and Quest to minimize a student's out of pocket expenses. Please contact SHS if you have any problems with bills from Quest.
  - SHS does charge for other services and procedures, most notably diagnostic lab tests performed on-site, specialty care, immunizations, prescription services and durable medical equipment. For these billable services, SHS will bill the student or PSIP in the

event that the student is enrolled in PSIP. SHS does not bill any health insurance plans other than PSIP. For students with private insurance, SHS bills the student at the time of the visit and provides detailed receipts to the students so that they may submit the charge to their insurance carriers for reimbursement. Students may pay with cash or check at the time of their visit; alternatively, they can have charges billed to their student account (Bursar/PennPay).

- **How does a Penn student get dental services? Is it available through the Penn Dental School?**
  - Students may voluntarily enroll themselves in the Penn Faculty Practice Student Dental Plan. Please go to [www.mypennedentist.org](http://www.mypennedentist.org) for details.
  - For those students who may be covered under a dental insurance plan, care may also be available at Penn Faculty Practice. Students and/or their parents are encouraged to call the Penn Faculty Practice at 215-898-PDFP to see if the coverage is accepted.
  - Vital Savings Discount Program:  
Aetna offers the Vital Savings Discount Program as an option for students to purchase on a voluntary basis. **This is a discount program, not insurance.** *Please note: Penn Faculty Practice does not accept this discount program.* Please contact the insurance Office at 215 746 3535 or email us at [shsinsur@upenn.edu](mailto:shsinsur@upenn.edu) for information.

## STRESS REDUCTION

- **Can you comment on stress reduction and mental health services?**
  - Penn students can access free mental health care at Counseling and Psychological Services (CAPS).
  - As part of our standard practice, Student Health Service incorporates depression screening into all patient visits. Students swipe in for their appointment at SHS and are immediately prompted to answer two screening questions.
  - Student Health Service offers one-on-one stress reduction counseling sessions as one of our services. Students can book this appointment online or by calling SHS 215-746-3535.
  - Campus Health offers a variety of stress reduction programs for students, including but not limited to, meditation, podcasts, and yoga. All of the *Be Well* efforts are outlined on here.
- **How does a student have access to depression screening? How are the depression screenings conducted?**
  - Students swipe in for their appointment at SHS and are immediately prompted to answer two screening questions.
- **Are RA's, professors, etc. trained in seeing signs of depression and suicide ideation?**
  - All RAs receive training by CAPS, through a program called ICARE, which helps them to identify and support students who are in crisis, so that they can connect them to appropriate care. ICARE is also offered to faculty and other university staff.
- **Students who are depressed don't always feel comfortable reaching out for help. How does Penn reach out to these students (if at all)?**

- Penn works hard to identify students who are at risk for depression. When a student is seen for a medical problem at Student Health, we also screen them for depression, and help to connect them with mental health services when needed. In addition, Penn's Counseling and Psychological Services (CAPS) does outreach across campus to make sure that students know about the services that are available to them. Through the ICARE program, CAPS also trains faculty and staff to identify and support students who are in crisis. When faculty and staff suspect that a student is at high risk for mental health problems, they notify CAPS, which can reach out to the student, rather than waiting for the student to come forward.
- **What is Penn doing about alcohol abuse and prevention?**
  - Our colleagues in the Office of Alcohol and Other Drugs discuss many of their prevention programs on their [website](#). Students receive information on alcohol abuse and prevention before even coming to campus through the [Thrive At Penn](#) modules.

## STUDENT HEALTH SERVICE AWARENESS

- **How do you make students aware of your service?**
  - Student Health sends mailings about our services, immunization and insurance requirements to all incoming students over the summer. Students receive additional information through the [Thrive at Penn modules](#), New Student Orientation, and social media and poster marketing campaigns. Student Health works closely with colleague offices across campus to make students aware and get them the care that they need from Student Health as well as other resource offices such as CAPS, Weingarten Learning Center, the Undergraduate advising offices just to name a few.

## SCHEDULING APPOINTMENTS

- **How difficult is it for student to get an appointment? What is the average wait time to get an appointment?**
  - We will work with the student's schedule to try to get them a same-day appointment. Over 90% of students can be seen within 24 hours of calling for an appointment.
- **My daughter was sick in the fall on the weekend and we had a great deal of stress figuring out where she should go. Where does a student go on the weekend for health services?**
  - Student Health Service is open most Saturday's from 11am-4:30pm. In addition, SHS has a provider on call 24/7. If a student needs assistance while SHS is not open, they should call 215-746-3535. If it is an emergency, they can call 911, or 511 from a campus phone. SHS hours are always listed, and up to date, on the [SHS homepage](#) in the top, right-hand corner.

## INTERNATIONAL PARENTS

- **If a student is covered in home country's health plan for emergencies and Hospitalizations, why do I need to pay for another complete health plan?**

- Students do not have to enroll in the Penn Student Insurance Plan. However, students are required to carry an insurance plan that meets the following University requirements:
  - Licensed to do business in the United States
  - Provide coverage for pre-existing conditions
  - Offer an annual maximum benefit of at least \$2,000,000
  - Provide for in-patient and out-patient medical care *in* Philadelphia
  - Provide for in-patient and out-patient mental health care *in* Philadelphia
  - May not limit coverage in Philadelphia to just emergency or urgent medical or mental health care
- **Why are international students required to have a Penn health insurance and an additional insurance policy as well such as Aetna. Are both of these necessary?**
  - All full time, dissertation and exchange students (in classes for one term or longer) are required to have comprehensive health insurance. Emergency only coverage is not acceptable. The Penn Student insurance Plan (PSIP) is available for students who do not have insurance, whose plans do not provide coverage in the Philadelphia area, or whose plans do not meet our criteria for alternative insurance. Students do not have to enroll in the Penn Student Insurance Plan. However, students are required to carry an insurance plan that meets the following University requirements:
    - Licensed to do business in the United States
    - Provide coverage for pre-existing conditions
    - Offer an annual maximum benefit of at least \$2,000,000
    - Provide for in-patient and out-patient medical care *in* Philadelphia
    - Provide for in-patient and out-patient mental health care *in* Philadelphia
    - May not limit coverage in Philadelphia to just emergency or urgent medical or mental health care

Our website has a graphic that explains this information in a more visual way.

## DISEASE CONTROL

- **Does Penn have a plan in dealing with the imminent threat of the Zika virus?**
  - Campus Health and SHS work together, and collaboratively with campus partners, to plan for and mitigate potential communicable disease concerns. On the clinical side, SHS has a travel screen in place as a standard practice to counsel students on post- or upcoming- travel. Campus Health is working with campus partners and the hospital system on consistent messaging and education. Our website has all the current information.
- **What is being done in the dorms to combat infestations like scabies?**
  - If a communicable disease, or public health nuisance, arise, Campus Health works with the College House system and Facilities and Real Estate Services to mitigate the issue.
- **I have read about a few kids at other schools getting Meningitis B. I would like my son to receive that vaccine. Do you recommend it (I realize that it is not required)? If so, do you offer it and which of the 2 vaccines do you provide?**
  - Currently, the B-strain meningococcal disease vaccines are not recommended for routine use in college students living in residence halls, military recruits, or all adolescents, which is why Penn does not require it. There are two vaccines (i.e. Bexsero

and Trumenba) that protect against B-strain meningococcal disease. Insurance coverage is not guaranteed, except for those students in the following categories:

- People with persistent complement component deficiencies;
- People with anatomic or functional asplenia;
- Microbiologists who are regularly exposed to *Neisseria meningitidis*; or
- People at increased risk following an outbreak of B-strain meningococcal disease.

SHS has both vaccines available, so if you're interested in getting your son vaccinated, he can make an appointment at SHS. Again, coverage is not guaranteed by insurance and the vaccine(s) is not currently recommended for the college population, unless your son falls into one of the categories above.

- **Is there a plan for students who return from Study abroad to get retested for TB, Hepatitis, for example if they have been in a higher risk setting?**
  - As a standard practice, SHS has a travel screen in place to counsel students on post- or upcoming- travel. Students who are traveling are encouraged to make a travel health appointment at SHS and to register their travel with the Global Activities Registry.

## PRESCRIPTIONS

- When a student is prescribed a prescription drug, does the doctor or nurse explain how the drug might negatively interact with drugs and alcohol?
  - When students are prescribed a new medicine, providers at SHS explain likely side effects and potential interactions. SHS providers are familiar with the use of alcohol and other substances in the college population. Providers regularly discuss use of recreational drugs, prescription medication, and alcohol with their patients.
- Are oral contraceptive provided free of charge at the health center?
  - For the convenience of our students, SHS offers some prescription oral contraceptives for purchase at Student Health. Alternatively, students can get a prescription from our Women's Health providers that can be filled at one of local pharmacies. Most health insurances cover oral contraception with no cost sharing (co-pays). Condoms are always free at Student Health.

## OTHER

- **When can you/do you contact parents about medical concerns when your student is over 18?**
  - Because of HIPAA, contacting parents is at the discretion of the student. More often than not, you hear from them before we do if they aren't feeling well. In case of emergency, parents are contacted by Student Intervention Services.