

Insurance 101



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The Insurance Maze



Cost of Healthcare



- 2009 projected to be 2.5 trillion dollars
- 17.6% of the Gross National Product
- Employer sponsored premiums up 119% over the past decade

Uninsured



- 2008 – 46.3 million up from 45.7 million in 2007
- 8 out of 10 uninsured people are in working families
- Number covered by employer sponsored plans decreased 1.1 million from 2007 to 2008

Insurance Terms



- Co-pay
- Deductible
- Exclusion
- Pre-existing condition
- EOB – Explanation of benefits

Types of Insurance



- Fee for Service
- HMO
- PPO
- Medicaid
- Medicare

Early Fee for Service



HMO



- 1970's – 1980's
- Defined payment
- Pre-paid or capitated insurance plan
- Less choice

PPO



- Defined reimbursement
- Reduced fee schedule
- “In Network”

Medicare/Medicaid



- 1965 Medicare/Medicaid Amendments to the Social Security Act
- Cover those 65+; disabled
- Cover those at poverty level, children

Sample Issues



- Those with insurance subsidize those without
- Appropriateness of healthcare provided
- Reform issue: One person's expense is another person's income!
- Medical costs are one of the top reasons people file for bankruptcy
- 20% of patients have 80% of the expenses

Actual Costs



- UTMB Employee Insurance annual premium -\$4,800
- United Healthcare Student Resources annual premium - \$1,100

Comparisons



Service	UHCSR	UT Select
Deductible	\$300	\$250
Prescription Co-pay	\$10/\$15	\$10, \$35, \$50 (\$100 deductible)
Co-pay pre Visit	None at SW; 20% of contracted amount after deductible is satisfied	\$30 PCP; \$35 Specialist

UHC 2009 – 2010 Academic Year



Policy Rates 2009 - 2010

- **Student** - \$1,100
- **Spouse** - \$3,203
- **All Children** - \$1,730
- **Optional Major Medical** - \$592/each insured

UHC 2009 – 2010 Academic Year



Prescription Drug Maximum Benefit

- UTMB Pharmacy - Not available
- Retail Pharmacy - \$1,300 annual maximum coverage
- *There is a \$10 or \$15 co-pay for covered prescriptions at participating pharmacies. (All major pharmacies are in the plan.)*

UHC 2009 – 2010 Academic Year



- **Benefits at UTMB:**
- **There is never a charge for the professional fee (office visit) at Student Wellness**
- Outpatient lab and routine x-rays done at UTMB are paid at 100% **for covered outpatient services only** (no deductible or co-pay)
- Physician services at UTMB are subject to the \$300 deductible and the 20% co-pay

UHC 2009 – 2010 Academic Year



Changes for 2009 – 2010

- **Premium decrease for student only coverage**
- **Wellness/Preventative Care benefit, maximum \$500 per policy year**

UHC 2009 – 2010 Academic Year



Male insured, coverable for an annual physical exam:

- Provider visit
- Abdominal Aortic Aneurysm screening, if age 65 or over
- Colorectal cancer screening, if age 50-75
- Chlamydia screening
- Blood Glucose testing
- Blood Lipoprotein testing, if age 20 or over
- Prostate cancer screening
- Thyroid screening, if age 35 or over

UHC 2009 – 2010 Academic Year



Female insured, coverable for a routine well woman examination:

- Provider Visit
- Pap Test, if under age 65
- HPV, if abnormal pap
- Rubella antibody titer
- Colorectal Cancer screening, if age 50-75
- Chlamydia screening, if age 24 or under
- Blood Lipoprotein Testing, if age 20 or over
- Blood Glucose Testing
- Mammogram, if age 35 or over
- Osteoporosis Testing, if age 60 or over
- Thyroid screening, if age 35 or over

UHC 2009 – 2010 Academic Year



- **Not Included:** Drug Formulary is limited and does not include among other medications acne medications
- **NOTE:** If you have questions as to whether a service is covered please verify coverage with United HealthCare Insurance Company prior to receiving care – (888)-344-6105.
- Online registration is available at: www.uhcsr.com Once you have enrolled you will be able to log on to your account and see the provider network link if you need medical care while you are away from Galveston.
- **UTMB Contact:** Terry Dick, Director Student Wellness, 409-772-1215 (press 2 for Student Wellness) or tdick@utmb.edu

Stay Healthy

