

Student Health Requirements, March 23, 2017

CRYSTAL DeWEESE: You going to go?

KELAN BEACHAM: Oh, yeah. Yes. Hello. My name is Kelan Beacham, insurance manager here at Duke University. Today we're going to answer questions regarding insurance. If you have any questions, let us know. And beside me is Crystal.

CRYSTAL DeWEESE: Hi. I'm Crystal. I'm one of the RNs at Student Health, and I help with immunizations. And I'll be happy to answer any immunization questions.

KELAN BEACHAM: So the first question is, what items do students does what-- excuse me. What items does Student Health insurance cover? So Student Health insurance covers all procedures that are medically necessary. So it's kind of hard to say if a procedure is going to be covered. Pretty much if the doctor feels that it is medically necessary, it's going to be covered by insurance. Next question, is there any extra insurance which is possibly needed, but not covered in the insurance plan?

The health insurance covers everything has to do medical. There is no dental coverage that's included in the plan. So you're a student-- if you enroll in the Student Health insurance, you will have full medical coverage. Also included in the student plan is routine eye exams, which is covered at 100%. And there's also a \$100 reimbursement for frames, lenses, or contacts. That's already included in the package, so you do not have to purchase that separately.

CRYSTAL DeWEESE: Next question, what are the most prevalent diseases here? Mostly I would say viral illnesses are what you're most likely to encounter. So that would be flu-like symptoms, upper respiratory with sneezing, itchy, watery eyes, coughing, congestion. Or viral gastroenteritis where you could have vomiting or diarrhea. Those are the most common things that students have while they're here. If you have any questions, call us at Student Health, and the triage nurses are happy to talk with you about your symptoms, and what's the best course of action.

KELAN BEACHAM: So the next question is kind of two-part question. I'll answer the first part. The average number of visits the student makes to the clinics, and what is the cost? I'll go ahead and answer the cost question. The cost for-- excuse me, the Student Health visit is covered by the health fee, which is billed each semester. So when you attend, when you come to Student Health, you don't pay your co-pay, you don't pay anything. Its already covered by your health fee. And you can see the health fee on your Bursar's bill. The average number of visits, I'll leave that to Crystal.

CRYSTAL DeWEESE: It really depends on each student, how many visits. Because it just depends on what might be going on with your-- each individual situation. So some students come to Duke, and we don't see them ever. And some students come, and depending on if they're having a specific type of illness, we might see them five times a semester. And then we don't see them again for a couple of years. It just depends. So it's very individualistic.

KELAN BEACHAM: Next question, what are the health insurance packages, and the ailments covered for the international students? We offer one insurance policy. It's for international and domestic students. So there is no separate insurance package. So again, the health insurance covers all medical procedures that are necessary. Next question, what is the health fee that is listed separately from the health insurance requirement? Is it possible to opt out of the health fee if the student has his or her own insurance?

So the health fee gets charged to every student, all right? So only way you can waive the health fee typically is if you're going to study abroad a semester. So you're a graduate student, and let's say you do research for one semester. Then your program coordinator would go ahead and email myself, and let me know that you're going to be doing research that semester, or maybe the full academic year. And that's the only way that your health fee will be waived. Keep in mind, once we waive the health fee, if you are make a visit back to the states in between your research time, unfortunately you will not be able to be treated at Student Health.

So just keep that in mind. Is it possible to opt out of the health fee if the student has his or her other insurance? The health fee, separate from the health insurance. So you can actually waive the Student Health insurance if your current policy meets the waiver requirement, and you will still be charged the health fee. So you do not have to have the student insurance to pay the health fee, and be seen at Student Health. The next question, how do I provide proof of outside health insurance so I don't have to pay the estimated cost of \$2,650 per year?

So currently, we do not have the rates for 2017/'18 school year. So that should be posted about mid-April. And also, the outside health insurance, I'll send out a communication usually around the middle of June, typically about June 15, with instructions on how to submit your current insurance information to determine if it meets the waiver requirements. It's a three or four step process. You just basically put your current information in the system, and the system will determine if it meets the waiver requirement. If it's sent before review, I'll get a email, and I'll actually go ahead and review it. You'll send a front and back copy of your insurance card, and then we can verify with your insurance company if it meets the waiver requirements, and if it covers Duke.

Next question, does my health insurance have to exactly match the plan provided by Duke, or is there some wiggle room? There is some wiggle room. You could actually visit the website, which is StudentAffairs.Duke.edu, and then click on Health, and then click on Insurance. I think it's Student Health, I'm sorry. And then Health Insurance, and then the waiver requirements are there. So your policy, it doesn't have to meet exactly how-- meet the same plan as the Duke plan offers. Your plan can have a higher deductible, or have a deductible, since our plan does not have a deductible.

What birth control methods are covered? Based on the Affordable Care Act, all birth control methods are covered on the student insurance plan. You may want to deal with your private insurance plan to determine how they cover your birth control. Next question, is mental health covered? Yes, mental health is a covered benefit on the Student Health plan. But also, with the health fee, it covers the mental health visits at CAPS, which is located on the third floor of the

Student Health building. That's all-inclusive with the health fee. So you do not pay an additional co-pay to see a CAPS provider.

Next question, is mental health covered through the Duke counseling center externally? Is there a cap on the number of counseling sessions? Again, mental health is covered through the Duke counseling center fee. And there is no cap on the counseling sessions at CAPS. Next question, should we seek out medical insurance on our own, or does Duke help us get it? If so, what type of policies would be available if we were to get it through the university? We offer, again, one plan, which is a Blue Cross Blue Shield of North Carolina PPO plan, also known as Blue Options depending on your region. And basically covers you in all 50 states.

If you do not choose to enroll in the Duke plan, you would have to find a personal plan that meets the waiver requirements. And we cannot assist you in finding another policy because we're not licensed insurance agents. So your policy does have to be effective as of March-- excuse me, August 1, and does have to be active until July 31 of the following year. And that's the benefit year for insurance. What is the reimbursement policy? If I feel sick, have a toothache, or a high fever? So there is no reimbursement policy if you come to Student Health. Again, the services are covered with the health fee.

So what you would do is, just contact Student Health, schedule an appointment, and then you'll be treated from there. Your private insurance may kick in if the doctor refers you to a specialist. Next question, what is the enrollment period? When do I need to pay for insurance? And can I charge it to financial aid? So the first question, enrollment period is August 1 through July 31. The insurance premium is posted on your Bursar's account. So whenever you make your payment to the Bursar, then the insurance fee is included. You should receive a itemized statement usually about mid- to end of June you'll see-- you'll get your Bursar's statement.

Then you can review it at that time. Can I charge to financial aid? You would have to speak with your financial aid counselor, and they will determine if they will cover your insurance fees, your insurance premium. Next question, how many months is the coverage? Is it August to August, or do you have to be a full time student? Yes, you have to be a full time student. We do cover some part time students. To determine that, it's when you receive your Bursar's bill. If there's an insurance charge, then you're eligible for the insurance.

It's kind of hard to say what programs offer part time coverage, which ones don't, because I honestly don't know which programs do. I typically just go by the Bursar's account. There are special arrangements with different departments that allow their part time students to have coverage, the student insurance coverage. And again, the coverage dates are August 1 through July 31. Next question, are master's students covered? Yes. Master's degree students, they are eligible to enroll in the Student Health insurance plan.

CRYSTAL DeWEESE: Ready? Where can I find the list of vaccines that are required? So we have them on our student health website. I'll tell you the address for that. It's <https://StudentAffairs.Duke.edu/StudentHealth/Immunization-Compliance>. So on our website, you'll see two links, one for undergraduate slash graduate students, and one for health science students. So if you're a graduate student, then you would click on that link to see the

immunizations that are required. And if you're a health science student, so medical, nursing, physician assistant, physical therapy, or ophthalm-- gosh, I can't even say it.

Anyways, you'll look on the [AUDIO OUT] link, and then you can see what your requirements are for there. Next question, I've been to Duke for exchange program for one semester in 2015. I took the required vaccine and physical examination by that time. Should I do this again, or can I use the previous form? You can submit to us the immunizations that you had by that time in 2015. We don't require a physical exam for entrance. So submit to us those vaccines. We'll review what you have on file, and we'll let you know if there's anything new or in addition that you need.

KELAN BEACHAM: Next question, I am currently enrolled in the Medicaid equivalent program in my state, not North Carolina, due to my family and my own financial status. Prior to my current situation, I was without insurance, and chose to refrain from visiting the doctors due to the high cost of co-pays. Basically I was wondering if the student insurance currently admit students currently on Medicaid. How would this increase health spending, and to be expecting insurance under Duke? So if you have an out-of-state Medicaid, meaning it's not a North Carolina Medicaid, it does not meet the waiver requirements.

So there's two options. You can sign up for your Student Health insurance plan, and speak with your-- if you're a grad student, speak with your program coordinator to see if they can increase your funding. Or you can have your current Medicaid within your home state contact the North Carolina Medicaid, the caseworker, and see if they can transfer the Medicaid policies. And Medicaid is accepted at Duke. So if you come to student health and you're sick, and we have to send you to a specialist, and you're approved for North Carolina Medicaid, you're just going to be referred to a Duke provider. And then whatever financial responsibility you have, that would be expected to pay at the time of your visit.

How do I enroll in Duke health care? I have been on my parents' and-- parent insurance currently, but I think I have to switch to Duke's. What's the best way to go about this? Well, to enroll in the Duke insurance plan, as I said prior, you can enroll on June 15. That's when I'll send out the emails, and information to enroll in the student plan. That policy will be effective August 1. If you want to-- if your parents' plan does not-- I mean, if it does meet the waiver requirement, you can submit the waiver information June 15, also. And if it meets the waiver requirement, then it's OK to keep your parents' plan.

If your parents' plan still meets the waiver requirement, and you want to sign up for Duke's plan, you can do that. Just know that the Duke plan will be your primary insurance, because you're the policyholder. And your parents' insurance will be the secondary policy. Next question, there are a lot of fields that our health insurance does not cover, but I do not understand the terms, exactly. So if a student got sick-- caught a cold, for example, or had a headache or a stomachache, how much would he pay in the usual cases?

If the student comes to Duke Student Health, everything's already covered with the health fee. And like I said, the health fee is good each semester. So in your example, a student caught a cold, headache, stomachache, they'll schedule an appointment at Duke Student Health, and the

student will be treated accordingly at no additional cost. The only time the student may incur some cost is if there's certain lab work that we actually send out to either Duke labs, or LabCorp. That's who we contract with.

In that case, if the student's only on a student insurance plan, they'll only have a 20% responsibility. Our student plan does not have any deductible, and the max out of pocket is \$2,000. So for example, worst case scenario, if you're [AUDIO OUT] happens, and you get injured, you're in the hospital for extended period of time, the max you ever pay out is \$2,000. The next question, when does my health insurance start? I'd like to start finding doctors to make my insurance to set up appointments tomorrow. So assuming you begin your classes in the fall, the effective date of your policy will be August 1.

And you can-- once your policy is effective, you receive your insurance cards, you can start making appointments at that time. You should receive your insurance cards-- typically we start-- Blue Cross starts to process those mid-July so that way you have them before you come to campus in August. Next question, you mentioned your private insurance may kick in if you see a specialist. Are you supposed to find private insurance on top of being enrolled in the Duke insurance plan?

No. You do not have to find a private policy. Again, the Duke insurance plan is a Blue Cross Blue Shield PPO plan. So it does cover you in all 50 states. And also, it covers you for international travel, whether it's on behalf of Duke, or it's at leisure. It's all included in your coverage. So there is no reason to pay additional private insurance. Again, there's no deductible. And the max out of pocket is \$2,000. So I think that's more of an advantage. I don't have the rates now. We should have those rates probably mid-April, if you check our website. What is it, StudentAffairs.Duke.edu?

CRYSTAL DeWEESE: Mm-hm.

KELAN BEACHAM: And then click on Student Health, and then Health Insurance. The rates should be posted by mid- to late April. Next question, as a MS student living off campus, are there nearby medical facilities that are easily accessible for those in need of it? Yes. If you're staying near campus, the whole medical center is literally within approximately five to 10 minutes of where most students stay. So a lot of students, if they're sick and they don't have a roommate, they'll Uber to the ho-- [AUDIO OUT] it's all on campus. If you look at the maps, if you go to, what, Duke.edu and probably look at Campus Maps, the medical center and all the clinics are considered the central campus.

So first year students usually go to East Campus. Grad students and non-freshman usually have classes on West Campus, or Central Campus. Well, my next question is, will my dental treatment be covered? We do not offer dental coverage at this time. I have met with Blue Cross, and we are looking into offering dental coverage. It's probably going to be the next benefit year. Not the 2017/'18, more like the 2018/'19 benefit year we'll offer dental coverage. But currently, we do not offer dental coverage at this time.

The next question, is the health fee required each semester? Yes. The health fee is billed to the students each semester. So you have a spring-- excuse me, you have a fall, you have a spring. And if you choose to take classes over the summer, it'll either be a full summer pro-rate, or a Summer 1, or a Summer 2. So if you're attending classes 1 and 2, you have just one rate. If you choose to do the Summer 1, it'll be pro-rated. Or just a Summer 2, that'll be pro-rated, also.

Next question. Hi, I want to straighten my teeth. Does the insurance offered by Duke cover the fee of extra-- extractions, excuse me, for straightening of teeth? Can you recommend me for-- recommend the insurance which can cover the fee to straighten your teeth? Well, as I said before, we do not cover-- offer dental coverage at this time. There may be some local dentist that we can help you find, as we do have two or three dentists that most students go to. And typically, we can just have you go over there, and they'll work with you. If you have dental insurance, they'll work with that dental plan. If you do not have dental insurance, from what I understand from most students they work with you on a financial basis to help pay for their treatment.

Next question, is health care-- if health care is part of our acceptance package, but we do not wish to take it, do we get reimbursed with the cash value on the health care? I think that's a two-part question. So from my understanding, if you're considered a graduate student, PhD candidate, then the grad school will offer a type of stipend, I think that's what they call it. If your plan meets the waiver requirement, and then you do not accept the Duke insurance plan, I think that the PhD or the grad school program actually will give you some type of stipend.

But you may want to contact your program coordinator, or someone at the grad school for clarification - [AUDIO OUT] And part two to that question, I would bring my spouse to Duke, but he is not going to study there. Is there any way to include him under my health insurance, or do I need to seek other insurance for him? If you are enrolled in the Duke insurance plan, you can enroll your spouse, or your children. So there's no-- if you enroll-- if you have more than one child, or more than three, it's all the same rate for the dependents for the child or children, child or children. But you have to be enrolled, also.

And you can actually go to the Blue Cross and Blue Shield website to review our insurance plan. That website is BCBSNC.com, and it's basically Blue Cross Blue Shield of North Carolina .com/Duke. And you can review our current policy. I do not see anything that's going to change on that policy. Of course, the rates will probably increase. But as far as the benefits, there should not be any changes on the benefits. So if you look at those benefits today, it's going to be the same benefits for next year.

Next question, if I decide to stay with my parents' health insurance, though my age outgrows in November 2018, do I have to enroll with the Duke's health insurance at that time? So I think what they're saying is, when they turn age-- they're probably going to turn age 26 in November of next year. Do they have to accept the student insurance plan. You do not have to accept the student insurance plan at the time, but you do-- you would have to provide proof of other insurance that meets the waiver requirements.

And a lot of times, it's just easier to enroll in the student insurance plan because of the coverage. And again, if you're doing research and you're traveling, everything's already covered. It's

covered in all 50 states. So if you live in Michigan, for example, and you go home, you visit, and you get sick, you just go to a Blue Cross Blue Shield Michigan provider, and you pay just your co-pay. So you have that coverage there. Next question, does the Duke insurance cover vision? Yes. Vision insurance is included on our insurance plan. You have 100% coverage for routine eye exam, and you have up to \$100 reimbursement for frames, lenses, or contacts.

For frames, lenses, or contacts, you just pay out of pocket. There is no in or out of network for frame, lenses, or contacts. So you can make the purchase anywhere, and then you just submit the claim form along with the proof of purchase, and Blue Cross will reimburse you up to \$100. And with the recent development as far as national medical aid, is concerned how will Duke insurance plan be affected? Currently, the plan is not being affected. We have not heard anything. We are in touch with the legal team regarding insurance, so they keep us abreast of any changes or anything that may change.

So as of now, we haven't heard anything, or we don't see any changes coming down the pike at this time. Currently, I take several medications that are covered by my insurance, Medi-Cal. How do I ensure that I don't have a break in the medication regimen in this transition from California to North Carolina? I'm a PhD student. So the best thing to do is, enroll in the plan as soon as possible at open enrollment, June 15. Because what happens is, I send the first enrollment file to Blue Cross the first week in July. And they'll actually start sending cards out the middle of July.

So once they process that enrollment, they'll get the insurance cards out. That way, before you even get on the road from California, you'll have your insurance card in hand. The effective date will be August 1. And Crystal can probably speak on how to transition the medication part of it. The insurance, just enroll. The earlier, the better, you're good to go. But as far as the medication [INAUDIBLE] and this and that, Crystal's the expert on that.

CRYSTAL DeWEESE: So the best thing to do would be to choose a pharmacy here in Durham that you would like to get your medications at. And we do have a pharmacy on campus that's on the ground level of the new Student Health building. It's called the Campus Center Pharmacy. So you can just have your prescriptions transferred from your pharmacy at home to the pharmacy of your choice here in Durham. And so it's just a pharmacy to pharmacy transfer if you have refills remaining.

If you are out of refills, you need a new prescription, and your doctor at home for whatever reason can't do it, then you would need to be seen at Student Health, to be seen by a provider here. And then you can get the refills that you need. But the Student Health providers do not write for refills if they have not yet seen you. So if you're coming to campus here, your medication runs out in the middle of August, make sure you have enough from your pharmacy at home, or you have prescription refill available to transfer to the pharmacy here in Durham so that you have enough, and you're not going to be without your medication.

Because we're happy to help you, but if you come to us and you're out of medication, we do our best, but we can't guarantee if your-- if it's the end of day, we're out of appointments, and you're out of medication, we don't want that to happen to you. So come to us before you're out of medication if we need to do a refill for you, OK?

KELAN BEACHAM: Next question, do all students receive health coverage? All students are-- most student-- I'm not going to say all, but most students. There are some exceptions, of course, but the majority of students are billed for health insurance. So again, if you show-- if you see that you're billed for health insurance, then that does mean you're eligible. But it's up to you whether you want to enroll. So I hope that answers that question. The next question, where can we find information about what is covered? Are visits like specialists, eye doctor, dentist, dermatology included? Yes. Again, this is a Blue Cross Blue Shield PPO policy, so all our treatment is covered, all your medical treatment that's medically necessary is covered.

Again, dental coverage is not offered-- currently not offered through our plan. If you need to see a specialist, if you come to Student Health, we are basically like a primary care. So we do ask that all students-- they don't have to, but we do ask that students do come to us as-- use us as primary care. Because one, thing you've already paid for the health fee. And two, if we need to get you into a specialist, we do have a referral coordinator on site that would actually coordinate your visits, always based around your schedule. But we can-- we have a little bit more insight on how to get you in a little bit faster.

But again, it's totally optional. We do ask that you use us because it's paid for. But on the student insurance plan, you can see a specialist without coming to Duke Student Health. So next question, how much is the average fee of treatments for common diseases like influenza? So if you come into Duke Student Health, it's already covered with the health fee. Crystal can probably give you a lot more insight on the different flu clinics that we offer.

CRYSTAL DeWEESE: So the flu vaccine is covered. It's free for all students. And we do different flu clinics around campus. So we encourage you all to get vaccinated. It's not mandatory, but we're available to vaccinate you if you'd like it. But if you do get flu or another viral illness, it just depends on your symptoms, and what treatment you need as for the cost. So if you're having minor symptoms, and you just need home care measures, there really shouldn't be much cost associated with that.

And again, your visit to Student Health is covered by your health fee, so there's no cost for that. But you may need to pick up some over-the-counter medications, and so those would be the cost of those, or whatever they cost at the pharmacy to purchase. But again, it just depends on the symptoms you're having as to what medications you would need. If it is a prescription medication that you need, the provider would write the prescription, send it to the pharmacy. And then your insurance covers whatever portion of that they cover. And then you would have a co-pay associated with that.

Next question, can I be treated immediately and easily, or do I have to make appointments? So we're not a walk-in clinic. So we do prefer that you call to schedule an appointment. We do our best to see you as soon as we can, as quickly as we can, and trying to accommodate your schedule as well. So when you call the nurse and talk to the nurse about your symptoms, we will go over with you if you need an appointment, and what our first available is. And so we just go based on that. And then you tell us what's going on with your schedule, and we're happy to help you get an appointment.

KELAN BEACHAM: Next question, what do most students do for dental coverage? Most students at this time find a local dentist in the area. If you have any questions, you can always send a email to the insurance@StudentAffairs.Duke.edu once you get on campus, and just say, hey, could you help me find a dentist? Or if you're at Student Health and you're receiving any type of treatment, you can just drop by my office or the referral coordinator's office, Jeanette, and just ask for a dentist. And we typically-- we have three or four dentists that most students go to.

But typically, we get the feedback from the students, and their experience. And that's the list that we have, that we'll actually give you. Is birth control 100% covered, or will we have to pay some amount of out of pocket? So according to the Affordable Care Act, birth control is covered 100%. So you can actually come to Student Health. I think they write prescriptions. Crystal can speak more on that. But as far as the IUDs and all that, the doctors, Crystal, send-- they'll send you to a specialist. But if you're on a student plan-- and it should be any other insurance plan, it's pretty-- it's going to be covered.

CRYSTAL DeWEESE: Yes. You do need a prescription for birth control if you want to take pills, have the IUD. There's patches and implants. There's a few options, but all of those are prescription-based. So you do, first of all, need an appointment with a Student Health provider to get a prescription for a birth control of your choice. We do not place IUDs at Student Health, but we can give you the resources you need to get those placed, if that's your preference.

Does the North Carolina insurance also cover physical therapy treatments for dislocated joints, other bone injuries, and fractures? North Carolina insurance, I think they're referring to the Duke insurance plan. The student insurance does cover physical therapy treatments. It's covered at 20%. Physical therapy is located on the third floor. And Crystal can speak on how do you get your appointments, and things of that sort, as far as seeing a primary.

CRYSTAL DeWEESE: For physical therapy, they're on the third floor of the new building. And so with Duke insurance, you don't have to have a referral to them. But for other insurance options, you may have to have a referral. So it's best always to call us first, and help us make you an appointment and get referred if you're not sure if you know you need a referral. Or if you know you don't have to have a referral, you can call physical therapy, [AUDIO OUT] and then they're happy to see you.

We also have access to the Duke Sports Medicine clinic, and they are very good with helping us with any kind of injury, sports medicine-related. So sometimes we do refer students there, depending on the injury and what treatment's needed.

KELAN BEACHAM: Next question, how can I use the swimming pool, playgrounds, or the playgrounds for running? I can't-- the name of the website escapes me, but if you Google Wilson Gym, W-I-L-S-O-N Gym Duke University, it should take you to the main website where students actually enroll in the extracurricular activities, the gyms. There's four or five different gyms on campus, two or three swimming pools, a new track. All that's available, I think, once you enroll.

And if you're not sure, definitely get with your program coordinator. They'll definitely know a lot more information on that. But if you Google the Wilson Gym Duke University, that should be the website. It just-- the website escapes me at this point, so.

CRYSTAL DeWEESE: And once you're a member, you have membership to all of the Duke facilities.

KELAN BEACHAM: How does the Duke insurance premium compare to the ones-- other external insurance policies? So the Duke insurance policy is a platinum plan. And if you look at the exchange, that's the top level, top tier. I think it's 90 percentile. So it's considered-- it's equivalent to a platinum plan on the health care exchange. The average premium right now is \$2,525 for the full benefit year, which averages out to be about \$215, \$218 or so. There is a admin fee included. But I think it's a pretty good plan. And like I said, the max out of pocket is \$2,000, worst case scenario. International travel is already covered, coverage in all 50 states.

So I think it's a great policy. It's better than the ones we have as employees, that's all I can tell you. [LAUGHS] Is it correct to assume that I should cancel my insurance as of August 1? You can. If you know you're going to enroll in the Student Health insurance plan, you can cancel your plan. Or if you want to wait until you have proof insurance with the Duke student plan, you can do that also. Check with your current insurance carrier to see what information is needed in order to cancel the plan. And the earlier you sign up, the better. Like I said, all the communication goes out June 15. The first file goes to Blue Cross about July, first week in July, around that time.

And they will actually start to generate insurance cards the middle of July so that way you have all your insurance information in place prior to August 1. The deadline to enroll or waive is September 15. So if you don't make a decision whether to enroll or waive, then you'll automatically be enrolled, and you won't be able to waive out of the insurance plan until the spring semester. So please, if you know you want to enroll or waive, do so by September 15. The longer you wait, it's kind of hard to get your proof of insurance information because Blue Cross doesn't-- they don't process files every day.

It's like right now, they process three days out of the week. That's our contractual agreement with them. So for example, Monday, Wednesday, and Friday, that's when they'll process the enrollment file. So if you waive on Saturday, it probably won't get started until early Tuesday morning. Late Monday, Tuesday morning, the enrollment process. So earlier you do everything, the better, that way you have everything in place by the time you get to campus.

CRYSTAL DeWEESE: Next question, if I do the pharmacy transfer from my hometown to Student Health pharmacy at Duke, will the medication prices remain the same? I cannot answer that question. You would need to contact the pharmacy-- the name is the Duke Campus Center Pharmacy, and ask them the prices for those medications. Because I think that's a pharmacy-specific issue where each pharmacy has their own prices. So I would contact the pharmacy that you would like to transfer to, and ask them about the cost.

KELAN BEACHAM: Yeah. And as far as the insurance perspective, typically if your insurance meets the waiver requirement, you're going to have the same co-pays. If you sign up for the

Student Health insurance plan, the co-pay, it's going to be \$10 for the generic, \$25-- excuse me, \$10.35 for tier two, and then \$50 for our tier three as far as the prescription and how they're tiered. So Kelan and Crystal, can you talk a bit more about what we do at [AUDIO OUT]

So my title, I'm the insurance manager. I make sure all students at Duke have some type of insurance, whether they have a student plan or their private insurance plan. I do the orientations. It's basically, I just make sure everyone has insurance, that's my thing. Some people say I need to get a life because I love insurance so much, but--

CRYSTAL DeWEESE: [LAUGHS]

KELAN BEACHAM: --you know, I really enjoy it. But I also do a little bit of the billing. So if you have any questions about your bills, if you receive an Explanation of Benefits-- EOB from your insurance company, or invoice that you're not clear what it means, you can always just come to my office over at Student Health on the second floor. And I'll go over it with you. It's pretty much standard form for all insurance companies.

CRYSTAL DeWEESE: Well, I'm kind of a jack of all trades, I feel like, at Student Health. I'm one of the RNs, so I do phone triage. So I'll answer the phone if you call in and you're feeling sick, or you have a concern of some kind. I also do immunization processing for incoming students, as well as allergy desensitization, and pre-travel clinic appointments. So advise you if you're going to do study abroad, or you're taking a spring break trip somewhere fun, we'll advise you of what vaccines and prescriptions you need for that, as well as working in the clinic. So little bit of everything.

The next question, I would like to send my health records from my current providers to Duke's health center. Whose attention should I send it to? Just send it to Medical Records. The fax number is 919-681-2874. You can just have your medical records faxed to us, attention Medical Records. And we have a very nice medical records processing person. And she does a great job taking care of all that for everyone.

KELAN BEACHAM: Two-part question. Well, Crystal can-- we can both respond to this one. Are the women health exams fully covered, such as screening procedures for cervical cancer? It is covered based on your insurance. So if you have the Student Health insurance, it will be covered. It's a covered benefit. I'm pretty sure it's covered on all other insurance benefits. As far as Student Health, if you come to Student Health, it is covered with the health fee. What they actually cover, what procedure they actually do, I'll definitely leave that to Crystal.

CRYSTAL DeWEESE: So with a well woman exam, we do do Pap smears to screen for cervical cancer, as well as screening for STIs and other-- they can do blood work. There's a lot of different things they can do during that visit. And like Kelan was saying, some of it's covered. And then it depends on what testing you want, and how we have to send it to the lab will be based on what your [AUDIO OUT] be depending on exactly which test is done. But we do do all of that screening for you.

KELAN BEACHAM: Yeah. And if there is lab work involved, and you're enrolled on the student plan, the coverage is 80/20. So you have a 20% responsibility. 20% of the contracted rate. Not the billed amount, the contracted rate. So if you have a private insurance plan, just check and see. Just give them a call, and ask how they cover your lab benefit. It may be a deductible co-insurance, it may be just covered at 100%. So definitely contact your private insurance to see how they cover your lab visits.

If Student Health refers you to an outside specialist, is the cost of that visit and associated fees covered the same as the visit at Student Health? No. It's not going to be the same. If the Student Health provider refers you to a outside specialist, meaning outside of Student Health, then your private insurance comes into effect. So if you have the Student Health plan, and they referred you to dermatology, for example, then you have a \$35 specialist co-pay, and then covered 100% after that.

So if you have a private insurance, not the Student Health insurance, you would have to contact them to see how they cover your specialist office visits. CAPS provides limited psychiatric therapy, but would those of us with conditions that require maintenance be expected to find a outside provider? I would leave that-- I would prefer you speak with a CAPS provider one on one. If they feel like you need to be referred to a community-based specialist, then they'll make that recommendation at that time. But we do ask that you see a CAPS provider first because like I said before, you've already paid for it with the health fee.

And they will refer you-- if they feel you need to go to a specialist in the community, then they have network providers already. We have that already set up. If you're on the student insurance plan, your private insurance plan, if they refer you out, I would just touch base with your current insurance plan to see if that provider's in network. That way you won't be surprised with a large bill.

CRYSTAL DeWEESE: All right, next question. Fax number. Yes, you did write it correctly. 919-681-2874. That is right.

KELAN BEACHAM: Under the Duke insurance plan, how much would a co-pay be if we visit a clinic outside of campus? That's a-- for a private-- excuse me, for a primary care visit, it would be a \$25 co-pay. A specialist would be \$35 co-pay. And just remember, if you go to a specialist-- I don't want to confuse anyone, but if you go to a specialist within Duke, within the hospital setting, then it could be subject to your co-insurance. So you definitely-- if you choose to contact a specialist without coming to Student Health first, just ask them how do they bill. Are they going to bill a co-pay, or are they going to bill to your co-insurance?

And they'll typically tell you when you make your appointment, hey, bring your insurance card. It's going to be a co-pay. If they don't, just ask, what is my financial responsibility going to be for this specific visit? And they'll definitely tell you. If it's going to be a co-insurance, you can ask for an estimate up front. Which, they have financial care counselors, each clinic does. And they can give you a pretreatment estimate on your estimated cost. A good example of that is physical therapy.

Typically they run into that because they bill as a hospital. So it's not going to be actually just a co-pay because they have to develop a treatment plan for you, and it's going to be hospital-based. So what you would do is, go and ask for a pretreatment estimate, and they can give you the estimate up front.

CRYSTAL DeWEESE: OK, you done?

KELAN BEACHAM: I think so, yeah.

CRYSTAL DeWEESE: OK. What are some of the most common health challenges that students face? So basically, viral illnesses that are easily spread affect students the greatest. So whether that is a cold or flu-like symptoms, upper respiratory infection congestion or coughing, pink eye, or a viral GI illness such as diarrhea or vomiting. Those are the most common things that students call us and come see us about. So if you have any concerns, do give us a call. We'll be happy to talk with you. Sometimes your symptoms may not warrant appointment to be seen by the doctor. But the nurses will advise you what to do exactly.

If your concerns do warrant appointment, we are more than happy to help you find a time that works with your schedule to make you an appointment. The n-- [AUDIO OUT] to speak with one of the nurses is 919-681-9355, option 2.

KELAN BEACHAM: How many kinds of health insurance can I buy? Duke, we only offer the one insurance plan. So if you have a private insurance plan, again, if it meets the waiver requirement, you can stick to that plan. If not, we only offer the Blue Cross Blue Shield PPO Blue Options plan. Does Student Health insurance employ nurse practitioners? If so, is it less expensive to a nurse practitioner than to go to a MD? The first part I'm going to answer, and the second part I'll leave to Crystal. The first part is, it's covered with-- all visits for Student Health are covered with the health fee.

The only thing that you may get billed for, the only time you may get billed separately is for labs. As far as the nurse practitioner/MD, I'll leave that to Crystal.

CRYSTAL DeWEESE: So we do have two nurse practitioners. And we have one PA, and one coming in a month. So we'll have two NPs and two PAs. So we do have them. But it is not necessarily less expensive. I think the cost is pretty much even across the board. If you're seen by a provider at Student Health, it's covered by your health fee. So there's not any additional bill that you would get for seeing an MD. So it's just come see us.

And if you have a preference, we're happy to accommodate you. But sometimes with acute care, same day appointments, we do have to make the appointment with whoever has a opening at that time. But if you do have a preference, we do our best to help you when we schedule your appointments.

KELAN BEACHAM: Let us know exactly what Duke health insurance does not cover. The only thing Duke health insurance does not cover is cosmetics that-- I mean, off the top of my head would be cosmetic surgery. There is some things that are borderline. For example, if a student

breaks their nose in intramural sports, and they go to emergency room, they get taken care of, but they go to see a ear, nose, and throat specialist and they have to do a replacement of their nose, for example, then Blue Cross may ask for notes to make sure it's not cosmetic, it's actually a medical necessity. But typically, the only they don't cover is anything that's cosmetic.

And again, you can look at our benefit booklet at www.BCBSNC.com/Duke, and then just select Medical Benefits, and it will be a breakdown of the actual coverage. And then if you get bored enough like I do, you can actually just read the handbook. Yeah. That excites me, so. Does the insurance offer any preventative health care incentives? It does not. The only thing we can offer you is, we really want you to stay healthy. We really want you to use Duke Student Health as your primary care. But if you-- the preventative health care, we don't offer any discounts, or things of that sort on your premium if you get one visit a year or you don't have to use it at all. There's no incentives.

But we do offer a great insurance plan, so maybe that's good incentives. Save parents some money. [LAUGHS] Is reconstructive surgery due to breast cancer covered? It's based on medical necessity. So typically, I would lean 99.9% yes, that does seem-- definitely something medically necessary. But your provider-- if there's any questions, of course Blue Cross will send in for a request for medical records to your specialist for detailed information. But I would think that that's something that would be a covered benefit.

If there is any questions, you can always get in touch with me. My email is Kelan, K-E-L-A-N .Beacham, B-E-A-C-H-A-M, @Duke.edu. So if you run into any questions or coverage questions, just shoot me a email, and I can answer them also.

CRYSTAL DeWEESE: OK, can-- so some tips for preventing common viral infections, such as flu or norovirus. So the best thing that everyone can do to prevent infections and spreading it is to wash your hands. That's the best thing, and the quickest thing you can do. In addition to washing your hands, you want to make sure you're getting accurate rest, and eating healthy nutrition so that your body is in-- immune status-wise is in good shape so your immunity can fight off if you do get exposed to viruses. But there's so many students on campus, and there's so many doors and other things that we touch all the time.

Before you eat, before you drink, when you sit in class, wash your hands or use sanitizer just to make sure-- [AUDIO OUT] germs off as possible. That's the most immediate thing that you can do. But also, when you are sick, stay home and rest, and don't go to class if you're currently having a fever or you're vomiting. If you have those symptoms, the best thing to do is stay home so you're not spreading those germs to other students. And of course, if you have any questions, please do give us a call. The nurses are happy to help you with-- if there's over-the-counter medications that would be useful for your symptom management.

KELAN BEACHAM: And this is not exactly related to health insurance, but following recent news, are there any concerns for international students' safety near campus? I would honestly-- we haven't had any incidents that I personally know about. The student affairs is constantly in communication with us about things that are going on. And keep everyone inclusive-- if you see anything, say something. But they'll go over a lot more detail. And they have actually-- Duke

police department, and other departments that will go into detail about campus activities, things that are going on around campus during orientation.

So I think they'll be better equipped to answer that question. But like I said, I pretty much feel comfortable from what I-- when I speak with students, they pretty much feel comfortable. So haven't heard of anything that would raise any eyebrows at this time. May I contact someone from CAPS after I enroll in the Student Health insurance plan to discuss my current mental health treatment? Because I would like to avoid breaks in treatment. Yes. Once you're enrolled in the Student Health insurance plan, you can contact CAPS.

And actually, if you're going to-- if you are on campus before you receive your insurance cards, you can just contact CAPS. Because like I said before, CAPS is not based on your insurance, it's based on your health fee. So then your health fee takes-- will be effective benefit year-- beginning August 1. So if you arrive on campus August 1, August 2, just call, schedule your appointment, and speak with a provider. The Duke health insurance plan seems very comprehensive. Is this generous plan the same for a full faculty, staff, students, and workers, part time, full time who are on campus? Unfortunately not.

It's only-- [LAUGHS] it's only good for students. So if you're not enrolled as a student, you do not get this-- you're not eligible for this rich benefit plan, unfortunately. So yeah, it's only eligible for the students. And again, if you have any questions, you can send me email. My email address is Kelan, K-E-L-A-N, .Beacham, B-E-A-C-H-A-M, @Duke.edu. And to visit, to see the insurance benefits, you go to www.BCBSNC.com/Duke.

CRYSTAL DeWEESE: And if anyone has any immunization-type questions, do go to the Student Health web page, and look on the immunization requirements. And then there's also an email listed for immunizations there. It is Immunizations@Duke.edu. And you can send us questions there, or submit your records that way. And we'll be happy to answer any of your questions that way.

KELAN BEACHAM: And we thank you for attending. If you have any questions for Student Health, like Crystal said, you can contact us directly. And we look forward to seeing you. Congratulations for being accepted into Duke.

CRYSTAL DeWEESE: Thank you.