INTERNATIONAL HEALTH INSURANCE

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HEALTH INSURANCE: (ALL F & J VISA HOLDERS)

**TYPES OF HEALTH INSURANCE**

- **Non-Funded & Undergraduates**
  - ISSS
    - GoeBlue Insurance Provides illness and accident insurance

- **Funded Graduate Students**
  - TA/GA
    - GSEU / Employee Benefits
      - (NYSHIP)
  - RPA
    - Research Foundation
      - (POMCO)
WHAT IS HEALTH INSURANCE?

- In the United States, it is the main way bills for medical care are paid. Medical care in the United States is very, very expensive.

- Health Insurance helps pay your medical bills.
WHAT DOES MEDICAL CARE COST?

- Off Campus Doctor visit - No insurance = $145.00

- With GeoBlue insurance: $0 if referred by University Health Services or $50.00 with no referral

- Hospital Emergency Room visit for broken arm: No insurance = $1,400.00

- With GeoBlue insurance = $0
WHO MUST HAVE HEALTH INSURANCE?

- All international students and scholars with **F1** or **J1** Visas must have insurance.

- Dependents with **F2** or **J2** Visas must be enrolled in insurance within 31 days of arrival in U.S. Contact ISSS to initiate the process.
WHAT DOES INSURANCE PAY FOR?

- When the Decker Student Health Services Center cannot treat you due to your condition or scheduling they refer you to a doctor off campus.

- Health Insurance will pay for medical services and prescription drugs, as defined in your insurance policy.

- If a service is NOT covered, you have to pay for it yourself. Services NOT covered are found in the GeoBlue Member Guide under “General Policy Exclusions.”
SOME COMMON NON-COVERED SERVICES

- **Routine Physical Exams and screening tests** – An exam required by a class or program, but you are not sick or showing specific symptoms of an illness.

- **Eye Exams to check vision.**

- **Dental Care unless caused by injury.**

- **Some immunizations and vaccines** – make sure you check your policy before receiving any screening test or vaccine!
POLICY LIMITATIONS

- Your policy will pay up to $400,000.00 in medical benefits.
- Once this limit is reached you **DO NOT** have any additional insurance available.
- Some operations or treatment for serious diseases, like cancer, can cost more than the medical benefit provided.
HOW DO YOU USE YOUR INSURANCE?

➢ Lorraine and I will enroll you. Then GeoBlue will send an e-mail to your “binghamton.edu” email account. It will explain how to register on the www.geobluestudents.com site where you can print your Health Insurance ID Card.

➢ Always carry your Health Insurance ID card with you. You must present it to hospitals, referred doctors and pharmacies off campus so they know where to send your bills. Otherwise you become liable to pay!!
WHERE DO YOU GO WHEN YOU ARE SICK?

➢ Go to the Decker Student Health Services Center on Campus.

  ▪ No cash needed.
  ▪ Professional medical staff.
  ▪ Your medical information is confidential.
  ▪ Services are paid through your Health Services fee.
  ▪ For more information go to: http://www2.binghamton.edu/health/.
WHAT IF THE DECKER STUDENT HEALTH SERVICES CENTER CANNOT TREAT YOU?

- They will provide names of doctors who can treat you off campus.
- They will give you a SUNY Referral form (see next slide).
- Enter the referral code from the form on www.Geobluestudents.com before your doctor visit.
- Call doctor to confirm they are part of the “Blue Cross and Blue Shield” network before making your appointment.
THE GeoBlue REFERRAL FORM

GeoBlue
SUNY Student Health Center Referral

Follow the below instructions to submit an online referral and we will waive your $50 deductible.

Your GeoBlue health insurance plan has a deductible.* If your student health center refers you to an external doctor and you submit an online referral prior to your appointment, you will not have to pay your deductible.

1. Visit www.geobluestudents.com and click LOG IN OR REGISTER. Be sure to have your certificate number available. If you have previously registered, please login using the email address and password currently on file.

2. Click on Member Hub in the top navigation and choose SUNY Referrals.

3. Complete the form using the below referral code and submit your request.

Referral Code:
A796159

Please contact us with any questions you have:
GeoBlue Customer Service
Toll free within the U.S. call 1.844.268.2886
Outside the U.S. call +1.610.289.2647
customerservice@geoblue.com

*Geodeductible: An amount you are responsible to pay for eligible expenses before the plan begins to pay. See your Certificate of Coverage for details.
WHAT IF THE DECKER STUDENT HEALTH SERVICES CENTER IS CLOSED?

- If not an emergency and short term - overnight or weekend: wait until the Decker Student Health Services Center re-opens.

- However, if you feel your condition needs immediate care, use your best judgment and seek care.
WHAT IF YOU HAVE AN EMERGENCY?

- **An emergency** = life threatening event or severe/acute pain.

- **On campus** - call 911 from a campus land line phone or 607-777-2222 from a cell phone. Both connect you to University Police.

- **Off campus** call 911. This will connect you to Broome County Emergency Dispatch. They will also help you.

- **Harpur’s Ferry** is a Binghamton University run ambulance service. If you call 911 off campus you can request Harpur’s Ferry as your ambulance. However, your insurance will cover any ambulance service requested by an Emergency dispatch.
WHAT IF YOU HAVE AN EMERGENCY?

- Important: Do not go to a hospital emergency room if you do not have an emergency.
- You will wait 2-4 hours or more to be served.
- Cost is very high.
- $50 deductible will be charged to you.
WHERE DO I GET DENTAL CARE?

- Dental Care is a **not** a Covered Service.
- GeoBlue website (www.geoblue.com) has a link to separate dental insurance that you can purchase. It may or may not be cost effective for you.
- Google “Dentists Binghamton”.
- Broome Community College Dental Hygiene Clinic for preventative care. Call 778-5015 for appointment.
WHERE CAN YOU GET EYE EXAMS AND GLASSES?

- Eye glasses and eye vision exams are available at your own cost. Many retail outlets also provide the eye exam.
- Search for “Opticians and Optometrists Binghamton New York”.
- Shop for best prices and styles.
WHERE DO I GET MEDICAL HELP?

EMERGENCY SICKNESS OR INJURY

Acute Pain or life threatening event, call 911 or 607-777-2222 for emergency transportation and/or assistance

Referral Form
No referral form is needed in an emergency to have Insurance waive $50.00 deductible applied to non referrals.

Hospitals
Present insurance ID card to hospital. They send bills to Insurance for payment.

NON EMERGENCY

Go To: DECKER STUDENTHEALTH SERVICES CENTER

TREATMENT AT DECKER STUDENT HEALTH SERVICES CENTER
No referral form or insurance ID required.

If Referred “off campus”
Get referral form from Decker Student Health Services Center. Enter code on www.geobluestudents.com before your visit the doctor

Notice of Unpaid Bills Received
If you receive bills for medical services, come to ISSS during walk-in hours or contact ISSS at intl.insure@binghamton.edu

ADDITIONAL BILLS FROM EMERGENCY ROOM OR HOSPITAL STAY

If you receive bills from hospital providers: Call provider’s office. Supply them with your insurance information on your GeoBlue card. They will send bill to GeoBlue. Or, contact ISSS Health Insurance Team at intl.insure@binghamton.edu for assistance.

Bills With $50.00 Deductible Due
Any emergency service or hospital bill with $50.00 charge remaining for you to pay: Contact ISSS for assistance during walk-in hours or at intl.insure@binghamton.edu.
WHERE TO MAIL CLAIM FORM

➢ If you prepay a bill you may send receipts with a claim form to GeoBlue for payment.

   ▪ Medical provider claim:
     GeoBlue
     PO Box 21974
     Eagan, MN 55121

   ▪ Prescription Drug Claim:
     GeoBlue
     PO Box 21974
     Eagan, MN 55121

➢ You may also Fax or email your claim. See your Member Guide or visit www.geobluestudents.com
GET THE DETAILS

- Health Insurance is complex and many rules apply.
- Use the GeoBlue website or use the GeoBlue App to access all of your personal information plus city guides, and medicine translation guides and policy information to make using insurance easier.
- Read all materials provided by GeoBlue and ISSS.
- Contact ISSS with any questions or concerns.
WHO CAN ANSWER MY QUESTIONS?

➢ Terry Creeden, International Health Insurance Coordinator

➢ Lorraine Medionte, International Health Insurance Advisor

We are here for you!
By Appointment or Walk In
Office of International Student and Scholar Services
607-777-2510 or intl.insure@binghamton.edu
Disclaimer

Note: “Neither the State of New York, through its agents, nor the State University of New York through its agents and employees, is responsible in any manner whatsoever for the payment of any claim for health-related services provided to individuals covered under this insurance policy. The State of New York and State University of New York are not responsible for obligations incurred by individuals who are not covered by this insurance policy. All individuals participating in the University’s health insurance programs described herein are responsible for reviewing all descriptions of the scope and level of coverage offered by this policy. Such participants will be solely responsible for obtaining additional coverage not provided under this program if such is deemed necessary by the participant.”