Terry Creeden, International Health Insurance Coordinator
Lorraine Medionte, International Health Insurance Advisor
Agenda

1. What is Health Insurance?
2. How are you enrolled?
3. Using your Health Insurance
4. Conclusion
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What is Health Insurance?

- Insurance companies are privately owned corporations
- Groups of people are required to contribute
- The pool of money created pays for the medical bills of those in the group needing medical care.
- Medical care in U.S. without insurance is extremely expensive
Who must have Health Insurance?

- All international students and scholars with F1 or J1 Visas
- Dependents with F2 or J2 Visas must be enrolled within 31 days of arrival in U.S. Contact ISSS to initiate the process.
What does Health Insurance pay for?

- Medical care off campus & Referred by Decker Student Health Services & Is covered service in your Insurance Policy
- Emergency medical care
- Prescription medication as defined in your insurance policy
- If a service is NOT payable by your insurance, you must to pay for it yourself. Not sure? Contact ISSS
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 additional insurance available through Binghamton University.
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Enrollment

- Enrollment is automatic through ISSS. Once enrolled GeoBlue will send an e-mail to your Binghamton.edu email account. It will explain how to register on the www.geobluestudents.com site.

- Print your Health Insurance ID Card from there.

- Always carry your Health Insurance ID card with you. Present it to hospitals, referred doctors and pharmacies off campus. They in turn will bill your insurer. Otherwise you must pay the bill!
Where do you receive medical care?

- Step One: Visit 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/
If Decker Student Health Services cannot treat you?

- They will provide names of doctors who can treat you off campus.
- They will give you a SUNY Insurance Referral Form
- Enter the referral form at www.geobluestudents.com before your doctor visit.
- If you are traveling outside of Binghamton: access www.geobluestudent.com “Find a Doctor” search based on your location.
The GeoBlue Referral Form

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 sends you to an outside 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 to log in with your student email address. If you have not yet registered, please click on the Create Account link.
2. Enter Member ID on the login page, and then choose SUNY Referrals.
3. Complete the form using the previous referral code and submit your request.

Referral Code:
A108/19

Please contact us with any questions you have:
GeoBlue Customer Service
1-800-808-7977 (toll free)
www.geobluestudents.com

*Referrals in error will not be reimbursed to our plan members and the member may be responsible for the full charge. If you have questions or concerns, please contact GeoBlue at 1-800-808-7977.
If Decker Student Health Services is closed?

- Short term (i.e. weekday evening), not life threatening or acute pain: seek medical assistance when Decker Student Health Services re-opens in the morning.

- If long term (i.e. Winter Break): seek care off campus.

- If you feel your condition needs immediate attention, use your best judgment to seek care.

- Walk-in Medical Centers are available for non-urgent care. See Decker Student Health Services for after hour services in the Binghamton area: www.binghamton.edu/health/access-to-care
Medical Emergencies

- An emergency is a 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.
- Harpur’s Ferry is a Binghamton University volunteer run ambulance service. However, your insurance will cover any ambulance service requested by the Emergency dispatch.
Emergency Room Etiquette?

- Do not go to a hospital emergency room if you do not have an emergency medical condition.
- You will wait 2-4 hours or more to be served.
- Cost of care is very high.
- $50 deductible will be charged to you.
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Conclusion

• Health Insurance is complex and many rules apply.

• Use the GeoBlue Member Guide, website or the GeoBlue App to access your personal information (claim status, certificate number etc.) plus city guides, medicine translation guides and policy information.

• Contact ISSS with any questions or concerns. We are here to support and help you. You are not alone!!
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We are here for you! By Appointment or Walk In

Office of International Student and Scholar Services

607-777-2510
intlinsure@binghamton.edu
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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.”
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