Understanding Your Outpatient Mental Health Benefits

Q. Am I eligible to get mental health care on-campus?
A. All full time students have paid a mandatory health fee. As part of this fee, you are entitled to an initial evaluation at the Counseling and Mental Health Service (CMHS). The outcome of this evaluation may be that you are assigned to a counselor on campus for brief counseling, or you may be referred to a provider in the community, depending on what is most appropriate.

Q. What if I need psychiatric medications?
A. The health fee also covers the first visit with a CMHS psychiatry clinician.
   - If you have student insurance, ongoing visits with the CMHS psychiatry staff are covered at 100%.
   - If you do not have student insurance, the psychiatry fee will be added to your tuition bill under the heading “Medical Services”. After payment is made, you may submit your receipt for these services to your insurance company for any reimbursement they offer. However, as these costs need to be paid “up front”, you may prefer to begin medication treatment with a provider who accepts your insurance, in order to keep your costs manageable and to minimize interruptions of treatment due to financial considerations.

   Please note that, if you have student insurance, you MUST OBTAIN A REFERRAL from CMHS or from the Health Service PRIOR TO SEEING AN OFF-CAMPUS MENTAL HEALTH PROVIDER, or insurance benefits will not be paid.

Q: How do I get a referral for off-site mental health care?
A: You can get a referral for off-site mental health care in any one of the following three ways:

   1. Contact the CMHS and let them know you are interested in an off-site referral, and they will have a clinician assist you;  
   
   OR

   2. During an office visit at the Health Service, mention your desire for an off-site mental health referral, and they can provide a referral for you;  
   
   OR

   3. You can also get a referral by speaking to someone in Health Services Business office who can explain your insurance benefits and give you a list of local providers.

Q. What is the difference between an in-network and an out-of-network provider?
A. In-network providers contract with the insurance company to accept a negotiated fee from the company, as well as a co-payment from the insured person. Out-of-network providers are those who have not contracted with the insurance company, and who set their fees at will.
Q. What does this mean for me?
A. If you see an in-network provider, you will be responsible for a $5 co-payment at each visit, and that is all. The provider accepts the insurance reimbursement for the rest of the fee.

If you see a provider who is out-of-network, however, you will be responsible for paying the $10 copay per visit, the insurance will pay 85% of the “usual and customary” provider’s fee, and you will be responsible for the remaining balance.

Student Insurance Mental Health Insurance Benefit 2019-2020

<table>
<thead>
<tr>
<th></th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Your Co-payment</td>
<td>$5.00</td>
<td>$10.00</td>
</tr>
<tr>
<td>Insurance benefit</td>
<td>100% of the Negotiated Fee</td>
<td>85% of “Reasonable Usual &amp; Customary Charges&quot;</td>
</tr>
</tbody>
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Q. How much could I end up paying?
This is hard to determine. The usual and customary costs are different for different locations and provider specialties.

Clearly, it is in your best financial interest to seek in-network care!

Q. How do I know if a provider is in-network?
A. If you get a referral from CMHS or from Health Services, you will generally be offered names of in-network providers unless you specify you wish to see someone outside the network.

You can also find out if a provider is in-network by going to https://www.uhcsr.com/tufts, and then click on:
- College Student
- Find My Schools Plan
- Tufts University-Medford Campus
- United Behavioral Health

If you have questions, please contact:
The Health Service Business Office at
617-627-3350
Tufts University Health Service
http://go.tufts.edu/studenthealthinsurance