Understanding your health insurance coverage at Harvard University

Contact information:
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We’re here to help!

Why am I charged for Harvard’s health insurance? Can I opt out?

How do I sign-up for Harvard’s health insurance?

How does Harvard’s health insurance work?
  • What services are available to me under the Student Health Fee?
  • What services are covered by the Student Health Insurance Plan?

What are my mental health benefits?

What are my pharmacy benefits?

Do I have dental coverage?

How do I schedule appointments at HUHS?

FAQs

Insurance terms

Important documents
Welcome to your crash course on health insurance at Harvard.

Centrally located in the Smith Campus Center, the HUSHP Member Services team is here to support you with all of your health plan needs.

Have questions about a benefit? Need clarification on a policy?

Contact us at your convenience!

We’re open Monday - Friday, 8:30am – 5:00pm.

Call : 617-495-2008
Email: Mservices@huhs.harvard.edu
Visit: 75 Mt Auburn St, 1st floor, Cambridge
Why am I charged for Harvard’s health insurance?

• Massachusetts state law requires that all full-time students be enrolled in a qualifying student health insurance program or in a health plan of comparable coverage.

• Students can waive the Student Health Insurance Plan with comparable health insurance (learn more).

• Charges for the insurance will remain on the student account if the student does not complete a waiver application by the deadline.

• We do not review health insurance policies to confirm comparable coverage; it is the student’s responsibility. Our waiver checklist is designed to help you make an informed decision about waiving the HUSHP Student Health Insurance Plan.

• If a student waives Harvard’s plan and loses their coverage, they can re-enroll in Harvard’s plan within 60 days of their loss of coverage. The coverage start date is retroactive to the first day of the month that their other coverage ends. **Note: if adding dependents when rescinding a waiver, the dependent enrollment must be done within 45 days of the loss of other coverage.**
How do I sign-up for Harvard’s health insurance?

Harvard students are automatically enrolled in the Harvard University Student Health Insurance Program and the cost of the insurance is applied to their student account; however, dependent enrollment/renewal is not automatic.

**Dependent Enrollment and/or Renewal** is not automatic and must be done **online.**

**Deadline:**
- August 31 for Fall term
- February 28 for the Spring term
- *or* within 45 days of a life event

**Eligible dependents include:**
- Spouse
- Dependent children (up to age 26)
How does Harvard’s health insurance work?

The Harvard University Student Health Program (HUSHP) is comprised of two parts:

The Student Health Fee (SHF): covers most care at Harvard University Health Services including, but not limited to, routine care, specialty care, behavioral health, and urgent care. The SHF does not cover labs or visits with the Harvard Vanguard OBGYN group.

The Student Health Insurance Plan (SHIP): provides hospital/specialty care and prescription drug coverage through Blue Cross Blue Shield of Massachusetts. Restrictions and cost-sharing apply.
What services are available to me under the Student Health Fee?

The Student Health Fee covers most services at Harvard University Health Services (HUHS), with no copayment.

The Student Health Fee covers 24-hour urgent care at HUHS in addition to the following on-site services:

- Allergy & Asthma
- Dermatology
- Ear, Nose, & Throat
- Endocrinology
- Gastroenterology
- Mammography
- Mental Health
- Neurology
- Nutrition
- Ophthalmology
- Orthopedics
- Physical Therapy
- Podiatry
- Primary Care
- Rheumatology
- Surgery
- Urology
- X-Ray/ultrasound

Note: Services at HUHS are not subject to visit limits.

Adult primary care is covered at Harvard University Health Services only.
What services are covered by the Student Health Insurance Plan?

The Student Health Insurance Plan covers hospital/specialty care and is administered by **Blue Cross Blue Shield (BCBS) of Massachusetts**.

**Coverage highlights include:**

- Ambulatory Surgery
- Diagnostic labs/radiology services (including on-site Quest lab)
- Emergency Room Visits
- Hospitalizations
- Mental Health Care (limited)
- Pediatrics
- Obstetrics/gynecology (including on-site HVMA providers)
- Specialty Care (limited)

When you receive care from **in-network (BCBS PPO)** providers, the amount you pay will be lower than when you seek care from **out-of-network** providers; however, there are different co-payment levels for certain services when you receive care at in-network acute care hospitals in Massachusetts. This is known as **Hospital Choice Cost Sharing**.

More detailed information regarding these benefits can be found online in the **HUSHP Handbook**.
What are my mental health benefits?

The Student Health Fee covers medication management visits and therapy visits at Harvard University Health Services (HUHS), with no copayment. There is no visit limit at HUHS; the number of visits is based on medical necessity as determined by the provider. You do not need a referral to access these benefits.

The Student Health Insurance Plan covers mental health inpatient and outpatient services outside of HUHS; you do not need a referral to access your outpatient mental health benefits.

Students who waive the Student Health Insurance Plan are eligible to be seen at HUHS under the Student Health Fee, but will be responsible for the cost of mental health care received outside of HUHS.

<table>
<thead>
<tr>
<th>Student Health Fee Benefits (for services at HUHS)</th>
<th>Student Health Insurance Plan Benefits (for care outside of HUHS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient mental health therapy</td>
<td>40 visits per plan year (combined in and out-of-network); $35 copay applies for visits 9-40 with in-network providers; deductible and co-insurance apply for out-of-network providers in addition to balance billing</td>
</tr>
<tr>
<td>Psychopharmacology Visits Pediatric (through age 17)</td>
<td>10 visits per plan year (subject to clinic and physicians’ office visit limit; combined in and out-of-network); $35 copay applies with in-network providers; deductible and co-insurance apply for out-of-network providers in addition to balance billing</td>
</tr>
<tr>
<td>Psychopharmacology Visits Adult (18 and older)</td>
<td>6 visits per plan year (Subject to clinic and physicians’ office visit limit; combined in and out-of-network) $35 copay applies with in-network providers; deductible and co-insurance apply for out-of-network providers in addition to balance billing</td>
</tr>
<tr>
<td>Inpatient Admission to a Psychiatric Hospital or Substance Abuse Facility</td>
<td>$100 co-payment with in-network providers; subject to deductible and co-insurance for out-of-network providers in addition to balance billing</td>
</tr>
<tr>
<td>Telehealth Visits</td>
<td>Covered with applicable office visit co-payment with approved, network Telehealth provider; subject to outpatient mental health therapy office visit limits.</td>
</tr>
</tbody>
</table>

Search for in-network providers (select “PPO with hospital choice cost sharing” as your plan’s network)
What are my pharmacy benefits?

Prescription drug coverage is included in the **Student Health Insurance Plan** and is administered by **Express-Scripts, Inc.**, on behalf of Blue Cross Blue Shield.

Prescriptions can be filled at the **Harvard University Health Services Pharmacy** or any major retail pharmacy.*

**Benefits of using the HUHS Pharmacy:**
- You can fill up to a 90-day supply
- 24/7 refill pickup using the ScriptCenter kiosk
- Copayments can be billed to a student account

**Co-payments per 1-30 day supply:**

- **Tier 1:** $17
- **Tier 2:** $40
- **Tier 3:** $55

Members will not pay a copayment for prescription contraceptive products that are generic or brand name without a generic equivalent; Members will pay 50% co-insurance for Malarone, Mefloquine, Coartem, and Primaquine.

To view what your copayment might be, visit Bluecrossma.com/medications and use the Medication Look Up tool.

Note: the plan does not pay for **over-the-counter medications (OTCs).**

*Tiers:*
- **Tier 1:** primarily generic drugs that are equivalent to their corresponding brand name alternative.
- **Tier 2:** primarily brand name medications that do not have a generic alternative; tier 2 may also include some generics.
- **Tier 3:** primarily brand name medications that have a generic equivalent; tier 3 may also include generics in some instances.

*Specialty medications must be filled at the HUHS Pharmacy or through Accredo Specialty Pharmacy.*
Do I have dental coverage?

**Student Health Insurance Plan members under age 19:**
Some dental care is covered as part of your pediatric dental benefits ([learn more]).

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**All other members:**

Students and their eligible dependents may enroll in an *optional* Student Dental Plan through Blue Cross Blue Shield of Massachusetts.

*Enrollment/Renewal is voluntary and is not automatic.* Enrollment applications are available [online].

**Deadline to enroll/renew:** September 30

**Plan year:** August 1 through July 31
How do I schedule appointments at HUHS?

**HUHS is a multi-specialty group practice.** There are four campus locations: Harvard Square (Smith Campus Center), Harvard Business School (Cumnock Hall), Harvard Law School (Pound Hall), and Longwood Medical Area (Vanderbilt Hall).

Students should select a HUHS Primary Care Physician to care for them while studying at Harvard. Physician profiles can be viewed online at [huhs.harvard.edu](http://huhs.harvard.edu).

You may schedule appointments by calling the following numbers:

- **HUHS @ Smith Campus Center** 617-495-5711
- **HUHS @ Business School** 617-495-6455
- **HUHS @ Law School** 617-495-4414
- **HUHS @ Longwood** 617-432-1370

Some appointments may also be scheduled [online](http://huhs.harvard.edu).
Can students opt into Harvard’s health insurance after the semester has started if they unexpectedly lose their previously existing insurance? Undoubtedly! Students who previously waived can re-enroll in the Student Health Insurance Plan within 60 days of their loss of coverage.

Are vaccines for traveling abroad covered by the Student Health Fee or the Student Health Insurance Plan? The Student Health Fee will cover a travel consult and/or the administration of travel vaccines at HUHS; however, members must pay for the cost of the vaccine out-of-pocket.

Which services at HUHS are not directly covered by the Student Health Fee? The HUHS services listed below are not covered by the Student Health Fee but are covered by the Student Health Insurance Plan (limitations apply). View the HUSHP handbook for benefit details. If a student waived the Student Health Insurance Plan and wants to have the below services at HUHS, they should check with their private insurance about any benefit limitations before accessing the services.

<table>
<thead>
<tr>
<th>Allergy serum</th>
<th>Obstetrics/Gynecology</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immunizations (restrictions apply)</td>
<td>Pediatrics</td>
</tr>
<tr>
<td>Laboratory Services (Quest or other facilities)</td>
<td>Pharmacy</td>
</tr>
<tr>
<td></td>
<td>Routine Eye Exams</td>
</tr>
</tbody>
</table>
Where can students find resources that detail what is covered by the Student Health Insurance Plan versus the Student Health Fee?
Click on the image on the right and view a summary of benefits or view the full HUSHP handbook online at hushp.harvard.edu

Who can I contact if I need help navigating the health services that are available to me?
Mallory Finne, the HUHS Patient Advocate, is a great resource for students and plan members who need assistance navigating their health care. Contact the Patient Advocate any time you need assistance.
Are there any HUHS services that are not accessible to students who waive the student health insurance plan but still pay the student health fee? All students covered by the Student Health Fee can access all services at HUHS; however, the services that are not covered by the Student Health Fee would be billed to their private insurance. For this reason, it’s important that a student check with his/her private insurance about any benefit limitations before accessing the services.

Where/how do students access the list (if there is one) of services that are and aren’t covered by each part of the program? All benefit information can be found online at hushp.harvard.edu. If you can’t find something, tell us! Feedback is essential to improvement.

What happens if I want to keep Harvard’s health insurance plan and remain enrolled in another comparable health insurance plan? If a student is enrolled in the Harvard Student Health Insurance Plan and another health insurance, the Student Health Insurance Plan will be the secondary coverage. This means that medical care must be billed to the other health insurance as primary and the Student Health Insurance Plan as secondary. It is not always beneficial to be enrolled on two health insurance plans. To learn more about coordination of benefits, please contact Blue Cross Blue Shield Coordination of Benefits department at 888-799-1888.

When should I expect to receive an insurance ID card? Student Health Insurance Plan members can expect to receive their insurance ID cards within 45 days of their coverage start date. An electronic ID card will be available to all members starting August 1 via the BCBSMA MyBlue mobile app. You will need your insurance ID and Harvard ID numbers to register. Your insurance ID number will be available in the Student Insurance Portal starting July 27.
Do I need referrals to access care outside of HUHS? The Student Health Insurance Plan is a PPO plan; therefore, you do not need a referral from HUHS to access care outside of HUHS. Please be aware that some benefits have visit limits associated with them. You may familiarize yourself with the plan details by reviewing the full handbook. If you waived the Student Health Insurance Plan, you should check with your private health insurance regarding referral requirements.

How can I contact Member Services? You may contact Member Services by phone, email, or in-person. Our normal business hours are Monday through Friday from 8:30AM until 5:00PM. Note: We close at 4:00PM on most Wednesdays. Our contact information is below.

P: 617.495.2008
E: Mservices@huhs.harvard.edu
F: 617.496.6125
Visit us: HUHS @ Smith Campus Center, 75 Mt Auburn St, Cambridge MA 02138

What should I do in the event of an emergency? For life-threatening emergencies, please call 9-1-1. Otherwise, you may call 617-495-5711 to schedule an urgent care appointment. You may also schedule some urgent care appointments online.
**Allowed amount**
The allowed amount is the maximum amount that the plan (Blue Cross Blue Shield) will pay for a covered service. If you use your out-of-network benefits and file for reimbursement, you will be reimbursed based on the allowed amount (minus your deductible and coinsurance) and NOT what the provider charges for the service. If your provider charged more than the plan’s allowed amount, you will be responsible for the difference between the two amounts.

**Balance Billing**
Balance billing occurs when an out-of-network provider bills you for the difference between his/her charge for services and the allowed amount that Blue Cross Blue Shield (BCBS) pays for those services.

**Coinsurance**
The portion of eligible expenses that plan members are responsible for paying, most often after reaching a deductible. An example of coinsurance could be that your health plan covers 70% of covered medical charges and you are responsible for the remaining 30 percent.

**Copayment**
The amount that you must pay for (certain) covered services. Your copayment is usually a fixed dollar amount.
Terms to know

**Covered Services**
Services or supplies for which your health plan will pay (or “cover”) all or a portion of the cost. Most health plans do not cover all services and supplies, and it is important to be aware of any limitations and restrictions that apply to your covered services.

**Deductible**
The amount that you must pay before benefits are provided for (certain) covered services.

**Exclusions**
Specific conditions or circumstances for which a health plan will not provide benefits.

**Medically Necessary Services**
Services or supplies which are appropriate and necessary for the symptoms, diagnosis, or treatment of a medical condition, and which meet additional guidelines pertaining to necessary provision of medical or mental health care. Services must be medically necessary in order to be covered.

**In-Network**
A group of physicians, hospitals, and other health care providers who participate in a specific managed care plan. When you receive care from an in-network provider, you pay only a copayment for covered services.
Terms to know

**Out-of-Network**
Physicians, hospitals, and other health care providers who do not participate in your plan’s network. Services obtained from an out-of-network provider are subject to deductibles and coinsurance.

**Out-of-Pocket Maximum**
When the co-payments, deductible, and coinsurance amounts you have paid in a plan year add up to the out-of-pocket maximum, the health plan will begin covering 100% of eligible charges for the remainder of the year.

**Over the counter (OTCs)**
A type of medication that can be purchased by a consumer without requiring a prescription from a medical professional. These types of medications can include cough suppressants, anti-inflammatory, antihistamines and acid reducer capsules.

**Plan Year**
The time period your health plan provides coverage. The HUSHP plan year is August 1 - July 31.

**Preferred Provider Organization (PPO)**
A type of insurance product that combines in-network and out-of-network coverage. When you use in-network (or “participating”) physicians and hospitals, you pay only a copayment for covered services. You also have the flexibility to see out-of-network (“non-participating”) providers, but you will be responsible for a deductible and coinsurance for inpatient and outpatient covered services. The Harvard Student Health Insurance Plan is a PPO plan.
Terms to know

Pre-Existing Condition
A pre-existing condition is a health condition that existed prior to your application for a health insurance policy or enrollment on a new health plan. Examples of pre-existing conditions include pregnancy, heart disease, high blood pressure, cancer, diabetes, and asthma. HUSHP does not impose pre-existing condition clauses or exclusions.

Primary Care Physician (PCP)
A primary care physician is a medical doctor or nurse practitioner whom is trained in general medicine and whom assists with coordinating all of your health care needs. Harvard University Health Services provides you with comprehensive, coordinated health care led by a primary care physician and a primary care team that includes a nurse practitioner, registered nurses, and health assistants. The team works closely with you to provide high-quality outpatient care in a friendly, comfortable environment.

Usual and Customary Fee/Allowed Amount
The common cost of a specific medical service; this fee can be lower than what a physician charges and is based on a variety of criteria including provider type and service region.
### Medical Benefits Summary

**Plan Specifics**

<table>
<thead>
<tr>
<th>Plan-year deductible</th>
<th>N/A</th>
<th>N/A</th>
<th>$250 per member/ $500 per family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-pocket maximum</td>
<td>N/A</td>
<td>$3,000 per member/ $6,000 per family (Combined medical and prescription)</td>
<td>$7,500 per member/ $15,000 per family (Combined medical and prescription)</td>
</tr>
</tbody>
</table>

**Medical Benefits**

<table>
<thead>
<tr>
<th>Medical Condition</th>
<th>Student Health Fee</th>
<th>Student Health Insurance Plan: Blue Cross Blue Shield PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>At Harvard University Health Services (HUHS)</td>
<td></td>
<td>In-PPO-Network (after deductible is met)</td>
</tr>
<tr>
<td>Chiropractic Care</td>
<td>Not available</td>
<td>$35 copayment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Clinic and Physicians' Office Visits</td>
<td></td>
<td>$35 copayment</td>
</tr>
<tr>
<td>Diagnostic/SpeciaL/In-patient</td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Pediatric (through age 17)</td>
<td>Available at HUHS</td>
<td>$35 copayment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Clinic and Physicians' Office Visits</td>
<td></td>
<td>$35 copayment</td>
</tr>
<tr>
<td>Diagnostic/SpeciaL/In-patient</td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Adult (18 and older)</td>
<td>Available at HUHS</td>
<td>$35 copayment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Clinic and Physicians' Office Visits</td>
<td></td>
<td>$35 copayment</td>
</tr>
<tr>
<td>Diagnostic/SpeciaL/In-patient</td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Dermatology</td>
<td>Covered in full</td>
<td>$35 copayment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Subject to clinic and physicians' office visit limit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic Lab Tests</td>
<td>Not covered</td>
<td>Covered in full</td>
</tr>
<tr>
<td></td>
<td>Available at HUHS</td>
<td>$35 copayment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Diagnostic Outpatient High-Tech Radiology</td>
<td>Not available</td>
<td>$50 copayment at lower cost share hospitals or other facilities*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$125 copayment at higher cost share hospitals*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>Not covered</td>
<td>Covered in full</td>
</tr>
<tr>
<td></td>
<td>Available at HUHS</td>
<td>$50 copayment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>HUSIS $1 copayment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% coinsurance</td>
</tr>
</tbody>
</table>

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**Important documents**

**Harvard University Student Health Program (HUSHP) Handbook**

**AY2019**

August 1, 2018 - July 31, 2019

**HUSHP Member Services**
HUHS @ Smith Campus Center
75 Mt Auburn Street
Cambridge MA 02138
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