

Intro Slide:

Hello and welcome to the UCSD CAPS UC SHIP insurance information presentation. This prerecorded video will cover general information regarding how to utilize your UC SHIP insurance to receive mental health treatment off campus.

Please remember that this presentation is designed to provide a brief overview of utilizing your UC SHIP-insurance. If you have more detailed questions regarding information and insurance benefits, please contact the UCSD Ship insurance office at 858-534-2124.

Slide 1:

First we will cover common insurance terms that you are likely to see when utilizing your health insurance.

A Member ID or member number is a unique number that identifies you as the insured and is often located on the front of your insurance card. You can think of it as similar to your student Id or driver's license number

A co-pay is a fixed amount for a covered service that is paid by the patient to the provider. With UC SHIP, you will likely have a \$10 copay which you will pay to your therapist or psychiatrist at each visit.

A deductible is the amount that you pay for covered healthcare services before the insurance provider begins to pay. Typically students using UC SHIP insurance do not pay a deductible when receiving outpatient mental health care services from in-network providers. There will be a deductible if you receive services from an out-of-network provider.

In-network-providers are therapists and psychiatrists who are contracted with your insurance plan and will directly bill the insurance company for your services

An out-of-network provider is someone who is not contracted with your insurance company and will bill you directly for services. If you are using UC SHIP insurance and want to see an out-of-network therapist or psychiatrist, you must first pay the UC SHIP deductible. UC SHIP will need to receive service invoices and bills as proof you have paid the deductible.

After paying the deductible, you can then submit requests for UC SHIP to pay for a portion of services received. To request UC SHIP reimbursement, you will need to submit a superbill or invoice per service from your provider. A superbill is an itemized receipt that details services received and associated costs. Please note, requesting a superbill does not guarantee your insurance provider will pay for costs of services received.

Slide 2:

With UC SHIP health insurance, you have access to the Sydney Health mobile app. Through the Sydney App, you can access your member ID cards, description of plan benefits, insurance claims and much more!

To access the Sydney Mobile app, download the app from either the Google play or Apple App Store. After the app has downloaded click “Not Signed Up?” and enter your information into the required fields to create an account.

After these steps have been completed, you will have access to your UC SHIP account.

For additional information, please go to the link below.

Slide 3:

To begin seeing a therapist or psychiatrist off campus, you will need to request a SHIP Insurance referral from a UCSD CAPS mental health clinician. You can do this by contacting UCSD CAPS at 858-534-3755 and will be scheduled for a Brief Telephone Assessment. Please note your referral will be valid for one year from the date that it is created. For example, if the referral is written on June 1st, 2022, you will be able to access mental health treatment until June 1st, 2023. Once the CAPS clinician has completed your referral, you will receive a MyChart message and have access to the referral in the “letters” section of your MyChart account.

Please remember if you wish to continue services after your referral expires, you will need to request a referral renewal before the expiration date. It is recommended you request a referral renewal one month before the original referral’s expiration. For example, if your referral was dated

June 1st, 2022 we encourage you to request a referral renewal on May 1st, 2023 in order for the renewal to process in time.

To request a referral renewal, log into your My Student Chart and under the menu option click “appointments” then select the option “request a CAPS SHIP referral”. You can then choose the appropriate selections and submit your request.

A UCSD CAPS mental health provider will then process the referral renewal request. Once the referral renewal is generated, it will show up in the “letter” section of your MyChart account and you will receive a message from the CAPS mental health provider.

Please do not use this referral process for urgent situations. If you are in an urgent situation and need a referral for off-campus services, please contact the CAPS Central Office at (858) 534-3755 for assistance.

Slide 4:

After receiving your referral, you will open the letter to locate your authorization number and member ID, which will be needed by your off-campus therapist for billing UC SHIP. On this letter you will see names of therapists and group practices for you to contact to request to receive mental health care from.

Using Google can help find if the therapist has a website with information about their practice or you can use the website PsychologyToday.com, which some therapists use to post profiles about themselves. Psychologytoday.com also allows filters to search therapists by location, insurance plan, identities, and more. If you would like to search for therapists not included on your referral letter, you can use the Konvergent link found in your MyChart message and on the CAPS referral page to find therapists caps often refers to. You can also go onto the UC SHIP anthem website to look for providers who are listed as accepting Anthem Blue Cross insurance. Some providers may not have personal websites or Psychologytoday.com profiles, thus we have included questions later in the presentation that you can ask providers to help determine if you would like to receive treatment from them.

To determine if a provider may be a good fit/match for you, you might want to consider if the therapist has identities similar to yours, or if they have identities you feel comfortable working with. You may also want to consider their therapeutic style or working relationship. This can often be found in their PsychologyToday.com profiles, on their websites, or by asking them directly.

You may also want to find out if the provider works with clients who are similar to you and/or have similar presenting concerns. These questions will provide you with information to help decide which therapists you are interested in contacting to schedule a first appointment.

Slide 5:

When scheduling your first appointment, we strongly recommend you have your authorization number and member Id readily available, as your therapist will need this information for billing. We also highly encourage you confirm with the therapist that they continue to accept the UC SHIP plan of Anthem Blue Cross Insurance prior to scheduling your appointment.

Additional questions you may want to ask include: is the therapist accepting new clients and when is their next appointment? This will help determine if they are able to meet your needs immediately or if there will be a wait. If there is a wait to be seen for a first appointment, you may want to consider contacting other therapists.

You can also ask how many sessions the therapist typically sees their clients for and how often (such as weekly or bi weekly, which means every other week). This will also help determine if the therapist can meet your needs.

Lastly, if you have a preference for telehealth or in- person appointments, this is something you can ask before committing to scheduling a first appointment.

Closing Slide:

Thank you for viewing the UCSD CAPS-video presentation on utilizing UC SHIP insurance for referrals to mental health services off campus. We hope that this presentation has been beneficial.

Again, we strongly encourage you to contact the UC SHIP insurance office if you have detailed questions about using your insurance and SHIP coverage. If you need immediate assistance or have general therapy questions, please contact the CAPS Central Office at 858-534-3755.