

MIT Parents Virtual Chat with MIT Medical Staff**Wednesday, August 14, 2013****12:30 p.m.–1:30 p.m. (EST)**

(Q) MIT Medical insurance is included in the tuition, as we understand. Does our student's health insurance, through my employment based plan (with United Health) then become a secondary payer?

(A) There are 2 parts to the MIT Student Health Plan. The MIT Basic Medical Plan provides coverage for most services available at MIT Medical, and is included with the cost of tuition. The MIT Extended Insurance Plan covers many services outside of MIT Medical, such as hospital services and prescription drugs. Students are charged a premium for this coverage. Together they form the MIT Student Health Plan. All students are automatically eligible and enrolled in both programs. If your coverage through United Healthcare meets the state requirements for comparable coverage, then your child should be sure to waive the MIT Student Extended Insurance Plan. We will not bill United for services covered by the basic plan. Any services your child has at MIT Medical that are not covered by the basic plan (such as routine vision exams) would be billed to United. He or she would be responsible for any amount not covered by United. Please make sure your child has a current health insurance card, and knows how to find participating providers in the Cambridge area.

(Q) We do not live in Massachusetts and have private healthcare. Our insurance provider has reviewed the MA requirements and determined that in all respects except one our coverage equals or exceeds that required by the state. Our deductible is \$500 higher than required. As the supplemental coverage costs considerably more than the difference in the deductible, is it necessary to take the supplemental or can we effectively self-insure for this amount.

(A) The \$500 deductible is acceptable, as long as your plan meets our other requirements. Does it allow for urgent and routine care to be accessed in the Boston/Cambridge area? Does your plan have 60 inpatient mental health days in the benefit?

(Q) If a student had insurance coverage (Anthem Blue Cross) so that he did not have to take the extended plan, would "extended" services still be provided through the MIT health system and just billed to the insurance provider or would the student need to seek outside providers.

Post to the chat room: If you have Anthem Blue Cross the student does not have the Student Extended Insurance plan. Most services offered at MIT Medical are covered under the basic medical insurance. Services like prescription drugs, or a routine eye visit are not covered by the basic medical plan. If the student needs a routine eye visit, they could have it at MIT Medical and we will bill your Anthem Blue Cross. The student will be responsible for the charges if it is not covered by your insurance. Regarding prescriptions, your child could use a local pharmacy, there are several in the immediate area.

(Q) Will students be notified if a service is not covered by the basic medical plan and their outside insurance should be used?

(A) You should not expect this as we see students, employees and retirees here, all with different coverage. However most services at MIT Medical are covered under the basic with the exception of routine eye exams, glasses or contact lenses/fittings, Gardasil vaccines, OB/prenatal care, prescription drugs including birth control, allergy serum or dental care.

(Q) I can appreciate that you see people with different coverage. But, you should know where the line is between basic coverage and extended. Thus, it should not be hard for the doctor to the student "this is not covered by basic."

(A) Students can talk to our Claims and Member Services staff (located on the first floor) if they have questions about specific services, but the clinicians and clinical receptionists/front desk staff are not experts in coverage issues.

(Q) We have selected a primary care physician. Is there a benefit to our son meeting with him when he gets to school - before he gets ill?

(A) If your son is healthy without any medical issues a specific visit for a meet and greet may not be necessary. If your child has a chronic medical condition that would expect to need on going care during the school an initial visit to meet their primary care physician to initiate care will be useful.

(Q) I know MIT Medical does not bill outside insurance. I have dental insurance and Mass Institute of Tech Dent is a network provider. Is that affiliated with MIT, and do they bill insurance?

(A) MIT Medical will bill outside insurance if you have provided them with your insurance information. There are some plans that will not cover services rendered at MIT Medical.

Post to the chat room: In regards to dental visit you will need to contact the Dental Service at 617-253-1501 and they will be able to let you know if they can bill your insurance.

(Q) "student can talk to our claims and member services staff," so, if the student goes in with a broken arm, and the doctor says they need x-ray and cast, should a claims staff member be present so the student can consult with the doctor and the claims person to figure out what services are covered by MIT Basic, and which services they should go to a network doctor?

(A) No, if a student needs emergency care, the services will be provided. All students have the basic medical plan, which includes most services at MIT Medical, including x-rays. The Extended Insurance coverage is mostly an issue for a few services at Medical (referenced previously) and any service, including Emergency Room visits, outside MIT Medical.

Post to the chat room: Hello Parents - I notice that many of these questions reflect the widespread differences and confusion about medical coverage that you all have been sorting out in your community. MIT Medical is different in that the care is comprehensive, and that the system is designed to be simple

and clear. Your student will not have to struggle with a complex system. Rather, we are all here to make things work seamlessly for your student. We want them to be well and able to fully engage in their lives here at MIT. MIT Medical is here to support them.

Post to the chat room: Just a reminder, check out the MIT Student Health Plans guide (it's a good resource): http://medweb.mit.edu/pdf/student_overview.pdf

(Q) We have submitted the medical form to MIT. When my child makes the first appointment with her PCP, does she need to provide a copy of the medical form?

(A) No, she does not need to submit a copy of the form. We place these in the student's electronic medical record when we receive them. Thank you for the question.

(Q) If my student is covered under our health insurance, will he have access to MIT medical services, and then bill our insurance?

(A) There are two parts to the MIT student health plan. The MIT Basic Medical plan provides coverage for most services available at MIT Medical. This plan is included with the cost of tuition and all students have access to MIT medical services without needing to bill a student's outside insurance plan.

(Q) "Which includes most services at MIT Medical" - That is the problem. How is the student to know which are not services that is included in "most"? If the doctor orders it, and it is done, it is too late for the student to have it done somewhere else.

(A) The basic medical plan is provided as part of tuition and covers most services at MIT Medical. MIT Medical is a multi-specialty practice, with primary care, mental health, Urgent Care which is open from 7:00 AM to 11:00 PM daily, lab and x-ray. There is an excellent summary brochure, which was mailed to all incoming freshman, and also available at <http://medweb.mit.edu/healthplans/student/> The first column lists the services available at MIT Medical and specifically states whether the services only covered under the Extended Plan (or outside insurance). As mentioned previously, there are only a few services provided at MIT Medical that are not covered under the basic plan. These include: routine eye exams, glasses or contact lenses/fittings, Gardasil vaccines, OB/prenatal care, prescription drugs including birth control, allergy serum, medical equipment (such as crutches) or dental care. Pre-matriculation exams and vaccines (required for admission) are not covered under either plan.

(Q) Does the MIT Student Insurance cover vision and dental?

(A) The MIT Student Medical Plan (Basic) covers office visits if you are having a problem with your eyes. The MIT Student Extended Insurance (SEIP) covers your yearly routine eye exam. Routine dental care is not covered. The Student Extended Insurance Plan includes a very limited dental benefit which is oral surgery. Oral surgery is covered under the MIT Student Extended Insurance which is the removal of wisdom teeth that is partially or fully embedded in the bone and not soft tissue.

(Q) My question: What procedure/steps to take regarding accessing student medical record (due to HIPPA and/or FERPA) by a third party (parents and/or guardian)?

(A) HIPAA, the federal Health Insurance Portability and Accountability Act and Massachusetts law support our commitment to confidentiality by regulating the privacy protection of patients' medical information, which includes any information that could be used to identify you or that relates to your health condition, health care, or payment for health care. Students can request access to, or copies of their medical records. More information is available at <http://medweb.mit.edu/howdoi/access.html> If students want their parents involved their medical care they should discuss this with their MIT Medical clinician. More information is available on our MIT Medical Parents' Guide at <http://medweb.mit.edu/howdoi/guides/parents.html> FERPA, the Family Education Rights and Privacy Act, pertains to education records, including computer records, maintained by MIT that relate directly to an identifiable student currently or formerly enrolled at MIT. More information about FERPA is available through the Office of the Registrar; <http://web.mit.edu/registrar/index.html>

(Q) So is the medical insurance waiver only for the Extended Plan?

(A) Yes. The MIT Student Extended Insurance Plan can be waived with proof of comparable insurance.

(Q) I read the MIT student health plan guide and am not clear on what forms/steps needed to request access

(A) If you are requesting access to the medical record this is something your child needs to discuss with their MIT Medical clinician. More information is available on our MIT Medical Parent's Guide at <http://medweb.mit.edu/howdoi/guides/parents.html>

(Q) Do you have specific forms online, which I can ask the student to complete/sign beforehand? Or I only wait for an emergency to happen then request for access?

(A) If you are requesting access to the medical record this is something your child needs to discuss with their MIT Medical clinician. More information is available on our MIT Medical Parent's Guide at <http://medweb.mit.edu/howdoi/guides/parents.html>

(Q) I get the impression that MIT Medical does not have ER services. So, if student goes to Urgent Care for stomach pains and it turns out to be Appendicitis, are they then transferred to Mass General or Tufts?

(A) Yes, if it turns out to be something more serious we would transfer the student to Mt. Auburn Hospital in Cambridge. We often utilize our own MIT Ambulance service.

(Q) My daughter already picked a PCP, but can't seem to be able to make an appointment with her online. Is this something she can only do after she gets to the school?

(A) Our on line scheduling system is designed so you can only schedule appointments with a clinician you have already had a visit with. This is designed because our specialty services require a referral. Your daughter can call and schedule a visit with her new PCP; she does not need to wait until arriving on campus. Thanks for the question!

Post to the chat room: Many parents often have questions about flu season. We run flu clinics in the fall. Please encourage your children to attend the flu clinics in the student center to obtain the flu vaccine. It will be available to all students in early October.

Post to the chat room: The MIT Student Extended Insurance Plan is a Blue Cross PPO plan which will also cover your student outside of Massachusetts. You want to make sure that your child sees a Blue Cross PPO provider in your state so that the covered services are in-network. Routine visits are not covered under the MIT Student Extended Insurance Plan as they are only covered under the basic plan (MIT Student Medical Plan) at MIT Medical.

(Q) If my insurance is also Blue Cross, does that make the coverage for hospital and non-MIT Medical issues easier?

(A) Depending on the type of coverage, your Blue Cross plan may provide coverage for the services at MIT Medical not covered by the MIT basic plan. But if it is a managed care plan, there may not be coverage for services at MIT Medical or locally for non-emergent services. All parents need to check with their insurance carrier to make sure there is coverage for all services locally, including urgent/emergent care, follow-up care, physical therapy, inpatient mental health, etc.

(Q) My son (rising junior) is on both our insurance CIGNA and MIT extended insurance. Last year, for an eye doctor visit at home, our insurance said that they were no longer primary, so that he should file first with BCBS. It was apparently decided between them, to my surprise, after I filed an insurance claim with CIGNA.

(A) No, the MIT Student Extended Insurance is ALWAYS secondary. I suspect CIGNA is thinking that since your son is the subscriber, his student policy would be primary. But the student plans are always secondary to a parent's plan.

(Q) My specific question about out-of-state coverage involves oral surgery. The example we used in this discussion was impacted wisdom teeth. Could he have them removed at home (out of state) and have it covered under the MIT Extended Plan?

(A) Yes he could have them removed at home out of state. You would need to find a Blue Cross PPO Provider in your state and it would be covered at the in-network level of care.