HEALTH AND WELL-BEING AT THE UNIVERSITY OF MICHIGAN
Your personal well-being

Can directly affect your ability to succeed

Explore your well-being on Canvas
University Health Service (UHS)

• Campus clinic and wellness resource
• Many services in one building on central campus
Why use UHS?

• No national health plan
• Our “system” is complicated
• Insurance plays a big role
• **UHS makes health care simpler and less expensive**
You can use UHS if you are a …

• U-M student
• International scholar
• Spouse, domestic partner or dependent of the above (ages 10+)
UHS has LOTS of medical services

- Medical Clinic
- Women’s Health Clinic
- Eye Care and Optical Shop
- Allergy, Immunization & Travel Health
- Laboratory
- Radiology
- Physical Therapy
- Nutrition Clinic
- Pharmacy
- Specialty Clinics
Pharmacy

For medications:
• Prescription
• Non-prescription (over-the-counter)

Request refills:
• With app
• By phone
• In person
Who provides health care?

• Doctors: Board Certified, fully licensed (MD, DO)
• Physician Assistant (PA-C)
• Nurse Practitioner (NP)
• Nurse (RN, LPN)
• Specialists, for students who are referred by a UHS clinician: Dermatology, Eating and Body Image Concerns, Psychiatry, Sleep Clinic, Sports Medicine
How to get health care

for non-urgent health concerns
Schedule an appointment at UHS
Appointments are required for most medical services

for urgent health concerns
Calling is recommended:
- Get Nurse Advice, day or night
- Learn best options for health care
Visit Saturdays Sept-April, 9am-noon for urgent concerns (no appointments)

in a medical emergency
Call 911
Or go to the nearest hospital emergency department
Not sure what to do?

Call for Nurse Advice, day or night.

Calling is free and may help you avoid a trip.

734-764-8320
Costs for Health Care at UHS

For most currently enrolled U-M students:

- There is no charge for most clinic visits.
- There are fees for diagnostic testing, medication, immunization and more.
- Students' personal health insurance may be billed by UHS and/or Michigan Medicine.
- UHS Billing Office offers other payment methods.
- Students may be responsible for paying costs not covered by insurance.

All other patients use insurance or pay fee-for-service (out-of-pocket).
How does INSURANCE work?

Health insurance is a **contract** between you and an insurance company to **share** health care costs.
What would I have to pay?

*Depending on your insurance,*

- It may pay completely, in part or not at all.

- You may need to pay:
  - **A premium:** You pay this to buy your insurance plan.
  - **A deductible:** You pay this 1x/policy year before insurance pays. Insurance may pay for some services before you pay the deductible.
  - **Co-pays:** You pay a *fixed amount* for some services.
  - **Co-insurance:** You pay a *percentage of cost* for some services.

- Patients may be responsible for paying costs not covered by insurance.
WHERE can I get health care?

- Insurance may require you to:
  - Use in-network vs. out-of-network providers
  - Out-of-area waivers

- UHS makes it easier to get health care!
How does UHS work with insurance?

- UHS will bill most insurance plans

**Currently enrolled U-M students do NOT pay:**

- Copays or deductible for Blue Care Network U-M International and Domestic Health Insurance Plan

- Co-pays for GradCare

- Patients are responsible for paying costs that insurance doesn’t pay
Tips for costs

Use UHS first to save money

Bring your insurance card to UHS visits

Need help? Contact:

• International Center
• UHS Managed Care/ Student Insurance Office
The part of UHS that fosters personal & community well-being for U-M students

Opportunities to learn about well-being, alcohol and other drugs, sexuality, relationships, body image, and more

Free materials e.g. sleep kits

Collegiate Recovery Program

Wellness Coaching
Wellness coaches work with undergraduate and graduate students to help them set and achieve wellness goals, explore the 8 dimensions of well-being, and learn resilience and coping skills.

This is for you!
Appointments are FREE.
uh.s.umich.edu/wellness-coaching
Stay in the Blue

- Learn the laws
- Many students choose not to drink
- Recommendation:
  - If you choose to drink, Stay in the Blue
  - Download the app
UHS does NOT provide:

• Health care for children < age 10
• Health care for pregnancy
• Dental services
• Counseling -- currently enrolled students can use Counseling and Psychological Services (CAPS)
• Major emergency care and hospitalization (Michigan Medicine is closest)
Michigan Medicine ≠ UHS

- Student fees don’t apply
- Big & complex
Students, Aug 26 is the magic date

For U-M students who will be currently enrolled in fall, student fees help fund clinical services starting Aug 26

- **Urgent need?** Use UHS
- **No urgent need?** Wait until Aug 26
Tips for using UHS

Your visit will be confidential
Request a clinician, or ask for a recommendation
Return to the same clinician when possible
Tell clinicians about medications, ask questions
Request language interpretation (free) if desired
Bring your insurance card to visits
After your first visit, sign up for the patient portal
Key Points

Use UHS to save time and money

U-M student fees fund clinical services **starting Aug 26**

Health insurance helps to cover other costs

Call for advice, day or night

Put this # in your phone: **734-764-8320**