

DIVISION OF ENROLLMENT MANAGEMENT & STUDENT AFFAIRS

Health and Wellness Resource Center

HEALTH INSURANCE 101

Introductory Guide for Students

If you feel you are in danger, please dial 9-1-1 immediately. If you are experiencing a mental or emotional crisis, please call or text 9-8-8 for 24-hour crisis support. Actively enrolled UW Bothell students may also contact the Husky Helpline 24/7 at 206-616-7777 to receive free, real-time confidential mental health support.

**Disclaimer**

This information is provided as a convenience and for informational purposes only; it does not constitute an endorsement or an approval by the Health and Wellness Resource Center, the Counseling Center or the University of Washington Bothell of any products, services, or opinions of external organizations or individuals. Please contact us at [hawrc@uw.edu](mailto:hawrc@uw.edu) with any questions or corrections.

# WHAT IS HEALTH INSURANCE?

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Health insurance protects you from high medical costs and ensures access to preventive care, mental health services, and emergency care. Whether you're a domestic ***or*** international student, having the right insurance plan is key to staying healthy while pursuing your education.

KEY INSURANCE TERMS

In-network provider is a health care provider, clinic, or facility that has a contract with your health insurance company. You will pay less out-of-pocket when you visit an in-network provider. Also known as “contracted provider.”

Out-of-network provider is a health care provider, clinic, or facility that does not have a contract with your health insurance company. You will likely pay much more out-of- pocket.

Deductible is the amount of money you pay out-of-pocket before your insurance begins to cover the cost of services.

Coinsurance is the percentage of the cost of your care that your insurance requires that you pay. You usually do not pay this at the time of your appointment but receive a bill later.

Copay is a fixed fee that you are charged at the time of service (i.e., doctor’s appointment, picking up medication at a pharmacy). For example, you may have a $20 monthly copay for certain types of medications.

Preventive care is a group of services that your insurance must cover 100% when you visit any in-network provider. Includes birth control methods and many vaccines.

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Apple Health (Medicaid): Free or low-cost insurance for eligible low-income residents. You can apply any time of year.

Private Plans: If you do not qualify for Apple Health, you can buy an individual plan. Depending on your income, you may receive tax credits or subsidies to lower your cost.

* Special Enrollment: If you have recently moved,

lost insurance, or experienced other life changes, you may qualify for enrollment outside the open enrollment period (Nov 1–Jan 15).

When to Use the ER

* For life-threatening or severe conditions such as chest pain, shortness of breath, severe injuries, head trauma, or anything that might rapidly worsen.
* If you are in doubt and feel it may be an emergency, call 911 or go to the nearest ER.

When to Use Urgent Care

* For non-emergency situations that still need prompt attention, such as minor cuts, sprains, flu symptoms, or after-hours medical issues.
* Costs are often lower at urgent care compared to the ER.

If you are ever unsure which level of care you need, contact your insurance’s 24-hour nurse line (if available – number located on the back of your insurance card) or call a trusted healthcare provider to determine the best course of action.

> Prepare for Emergencies: Always carry your insurance card and save a photo of it on your phone.

# INTERNATIONAL STUDENTS

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The International Student Health Insurance Plan (ISHIP) covers J1 and F1 student visa holders only. You can find information about benefits and find in-network providers at [student.lifewiseac.com/uw/ship.](https://students.lifewiseac.com/iship/)

Currently, UW Bothell students are not seen at Hall Health on the UW Seattle campus. To search for other in-network clinics please use the Find a Doctor tool on the [LifeWise](https://students.lifewiseac.com/find-care/) [website.](https://students.lifewiseac.com/find-care/)

If you have additional questions or need help with your ISHIP coverage, you can reach an ISHIP representative by logging into the [ISHIP Virtual Front Desk.](https://iship.washington.edu/iship/virtual-front-desk/) You can also email the ISHIP Office at [stdins@uw.edu](mailto:stdins@uw.edu) OR call at 206-543-6202

> Out-of-State Students: Check if your out-of-state plan covers providers in Washington. Many only cover emergency services out of state.

# AFFORDABLE HEALTH INSURANCE

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## King County Community Health Access Program (CHAP)

Navigators will assist you in determining your eligibility for and enrolling in a health insurance plan.

* [Community Health Access Program](https://kingcounty.gov/en/dept/dph/health-safety/health-centers-programs-services/access-outreach-program/community-health-access-program)
* Call: 206-284-0331 or 1-800-756-5437
* Email: [CHAP@kingcounty.gov](mailto:CHAP@kingcounty.gov)

## Washington Healthplanfinder

Statewide service providing information about health insurance options. Explore Washington Healthplanfinder on your own or call for assistance. This includes information about Cascade Care Savings plans for lower cost health insurance if you are not eligible for Apple Health.

* [wahealthplanfinder.org](https://www.wahealthplanfinder.org/)
* Call: 1-855-923-4633

Additionally, most community health clinics have designated staff onsite to assist you with health insurance enrollment! Use the tools below to locate a clinic near you.

# FREE OR LOW-COST MEDICAL CARE

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## Washington Healthcare Access Alliance

Online search tool where you may find free or low-cost clinics near you. Can search by type of care needed (i.e. mental/behavioral, vision, etc.)

* [wahealthcareaccessalliance.org/search-for-clinics](https://www.wahealthcareaccessalliance.org/search-for-clinics)



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## DentistLink

A free nonprofit referral service, connecting Apple Health (Medicaid) insured or uninsured individuals to dental care.

* Visit [dentistlink.org](https://dentistlink.org/) or call/text 844-888-5465 to speak with a referral specialist on weekdays 9am- 5pm

The King County Adult Dental Program (KCADP) provides dental services for adults, at no cost, who are not eligible for Washington Apple Health or Medicaid due to immigration status. Dental care can be provided at certain community events by the Mobile Dental team, at a Public Health Dental Clinic or Community Health Center Dental Clinic.

* Find out if you are eligible: [kcadp@kingcounty.gov](mailto:kcadp@kingcounty.gov) or call 1-800-756-5437 Mon-Fri 8am - 6pm

# QUESTIONS?

Would you like extra support with connecting to these resources? Need some other information and not sure where to start?

The Health & Wellness Resource Center has a Basic Needs Resource Navigator that is available to meet with students, to help provide referrals to on-campus and community partners.

Students may make an appointment for a time that works for them by using the following link: <https://calendly.com/mlreyes-resource>

The Counseling Center has a Case Manager that is available to meet individually with students to assist with connecting them to off-campus mental health services.

Students may complete a [Clinical Case Management Intake](https://uwb-advocate.symplicity.com/care_report/index.php/pid514715) [Form,](https://uwb-advocate.symplicity.com/care_report/index.php/pid514715) call the UWB Counseling Center at 425-352-3183 or [email](mailto:uwbcc@uw.edu) for more information.

**STAY CONNECTED**

## Keep up to date with the HaWRC!

Website: <https://www.uwb.edu/student-affairs/hawrc>

## Instagram: [@hawrc\_uwbcc](https://www.instagram.com/hawrc_uwbcc/)

Email: [hawrc@uw.edu](mailto:hawrc@uw.edu)

Keep up to date with the Counseling Center! Website: [https://www.uwb.edu/student-](https://www.uwb.edu/student-affairs/counseling) [affairs/counseling](https://www.uwb.edu/student-affairs/counseling)

## Phone: 425-352-3183

Email: [uwbcc@uw.edu](mailto:uwbcc@uw.edu)

Sign up for the Prevention, Health & Wellness Newsletter to stay informed! <https://tinyurl.com/PHW-Newsletter>

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