

Health Care and JHU/WellFleet Health Insurance Frequently Asked Questions

The Homewood Student Health and Wellness Center (SHWC) and the Counseling Center continue to serve KSAS, Peabody, and WSE. JHSAP continues to serve the mental health needs of CBS, SAIS, SOE, AAP and EP. SHWC can provide COVID related screening to students from these schools and east Baltimore should be screened at [UHS](#). Please call SHWC at 410-516-8270 for consultation.

Student Health and Wellness Health Care

Now that JHU went to a tele-medicine and tele-therapy platform how does this work and does it make a difference if I am not in Maryland?

Telemedicine is a specific modality of treatment and is dependent on a variety of factors including where the patient is located, signed consent forms, and appropriate treatment. Care providers can only provide video telemedicine services in states that where they are licensed or states that have relaxed restrictions based on the pandemic. For students who do not meet the criteria, SHWC, Counseling and JHSAP can speak with you over the phone. Determine if you can be seen via telemedicine by contacting the center through the contact information at the end of this document.

How do I get my prescriptions refilled if I am no longer in Baltimore and was seeing a clinician at the Student Health and Wellness Center?

Care providers continue to provide prescriptions to students. Refills for existing patients are on-going. Due to state laws, prescriptions for controlled substances can only be picked-up at SHWC. If pick-up is not a possibility for you, you can work with the prescribing provider and referral coordinator to identify a solution. All prescriptions, controlled substances or not, are provided at the discretion of the health care provider.

Can I still get referrals for a specialist from the Student Health & Wellness Center?

For KSAS, WSE & Peabody the Student Health and Wellness Center is using tele-medicine and phone consultations, health care providers will make referrals as appropriate and with the support of the insurance/referral coordinator. In-person appointments may also occur as determined by the health care provider. Please call the center to determine what the best course of treatment is for you. SAIS students should continue to work with [Georgetown Student Health Services](#) for their care.

For those on the JHU Health Insurance Plan

Important definitions to help you through this guide

- **Deductible:** The amount you must pay before your insurance begins to pay.
- **Co-insurance:** Percentage fee you pay per doctor visit, etc.
- **Co-payment:** Flat fee you pay per doctor visit, etc.
- **Out-of-pocket maximum:** The maximum you'll pay out of pocket before your insurance covers 100% of your health expenditures (including deductible, co-payment, co-insurance).

Can I use my JHU student health insurance if I am no longer in the Baltimore Area?

Students can use their student health insurance outside the Baltimore area. Wellfleet is served by the Cigna PPO network, which has expansive options throughout the US and some countries. Visit www.wellfleetstudent.com or call 1-877-657-5044

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How do I find an in-network care giver near me?

You can search for a provider at the following link:

<https://hcpdirectory.cigna.com/web/public/consumer/directory/search?consumerCode=HDC001>.

Choose the type of search you want to conduct, and when prompted to “Login/Register”, click “Continue as Guest.” When prompted to “Please Select a Plan”, enter location, hit “Continue”, and then choose “PPO, Choice Fund PPO”. You can also call Wellfleet Customer Service at 1-877-657-5044 for assistance.

In addition to the links above, you can also contact the Homewood Counseling Center or JHSAP for mental health referrals.

How is my deductible calculated in-network verses out-of-network?

Students who are eligible for treatment and referral from a university provider may receive a reduced deductible for qualifying referrals. Consult with the insurance specialist for your school for further questions. Otherwise, both in-network and out of network have a deductible of \$150 per person.

How do I get reimbursed if I go out of network?

Cigna, the servicer of WellFleet, does have in-network providers all over the country. If you need to go out-of-network, you can work with the SHWC to discuss claims processing and reimbursements. See the 2019-20 WellFleet Student Health Benefits Plan (beginning on the page labeled 19 of the document) for coverage percentages for in-network and out-of-network coverage as the percentage of coverage may differ.

What are my health insurance options after graduation if I don’t have a job or a job that does not offer health benefits?

Students enrolled in the Wellfleet plan are covered until August 14. If at that time, they do not have a job that offers benefits and are not being added as a dependent on their parents/guardian benefits the SHWC Insurance Staff will assist the student in enrolling at Healthcare.gov or in a subsidized health insurance plan such as Medicaid.

Important Contact Information

WellFleet
1-877-657-5044

www.wellfleetstudent.com

Johns Hopkins Student Assistance Program (JHSAP)
443-287-7000 or 866-764-2317

<https://jhsap.org/>

Student Health and Wellness Center
410-516-8270

<https://studentaffairs.jhu.edu/student-health/>

Homewood Counseling Center
410-516-8278

<https://studentaffairs.jhu.edu/counselingcenter/>

Georgetown Student Health Services (SAIS Only)
202-687-2200

<https://studenthealth.georgetown.edu/medical-care/>

Updates related to the university, COVID-19, and Student Well-Being can be found here:

<https://hub.jhu.edu/> and <https://wellness.jhu.edu/>