Health Care and JHU Health Insurance/EHP Frequently Asked Questions

University Health Services (UHS) and the Johns Hopkins Student Assistance Program (JHSAP) continue to operate and serve students, learners and trainees at BSPH, SON and SOM. Please call the offices rather than going in-person. All the numbers are listed at the end of this document.

University Health Services 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?

If you are eligible for services at UHS and need an appointment, please call (410) 955-3250 for primary medical services or (410) 955-1892 for university mental health services, or (443) 287-7000 for JHSAP. If your call is not answered immediately, please leave a message and staff will return your call. If appropriate, staff will provide you with information and instruction on making a tele-medicine appointment. This will be at no cost to you.

How do I get my prescriptions refilled if I am no longer in Baltimore and was seeing a clinician at UHS?

For prescription refills, please call (410) 955-3250 for primary medical care services or (410) 955-1892 for mental health services. Please note that depending on the medication and State regulations, certain restrictions may apply.

Can I still get referrals for a specialist from the University Health Services?

The EHP Student Health Program allows you to self-refer to specialists, both in and out of network, however, please be aware that some specialists may not see you without a referral from your primary care physician stating the reason for the referral. In addition, a referral from your primary care provider may help ensure a more timely appointment with a specialist. If you are a patient at UHS, contact our main line at (410) 955-3250. JHSAP can also make referrals for 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?

Yes. The EHP Student Health Program has partnered with Multiplan to provide covered services outside of Maryland as in-network when using a Multiplan participating provider. Learners can go online to www.multiplan.com to find participating providers by zip code. Multiplan information is printed on the back of each EHP Student Health Program membership card. Members can also call EHP customer service at 410-424-4485 with any questions.

Health Care and JHU Health Insurance/EHP Frequently Asked Questions

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

The EHP Student Health Program has partnered with Multiplan to provide covered services outside of Maryland as in-network when using a Multiplan participating provider. Learners can go online to www.multiplan.com to find participating providers by zip code.

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

Deductible's remain the same in or out of network. Please consult your plan details for impacts of innetwork or out-of-network visits on out-of-pocket expenses, co-pays, and co-insurance.

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

A covered member can download claim forms from www.ehp.org. The form includes instructions on how to complete and submit the form. There is also information on claims submission on page 49 of the Summary Plan Description (SPD) which is on our benefits website at https://www.hopkinsmedicine.org/som/offices/registrars/shp_spd_2018_final_clarified.pdf.

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

Learners are eligible for continuation coverage with a maximum period of 18 months following loss of coverage due to graduation (medical students, masters, students) or completion of degree requirements.

The cost of continuation coverage is 102% of the full cost of the plan. Coverage may vary by degree program so please consult your school's insurance administrator.

- School of Medicine
- · School of Public Health
- · School of Nursing

Contact Information for Campus-Based Providers

University Health Services 410-955-3250 https://www.hopkinsmedicine.org/uhs/

University Mental Health 410-955-1892

https://www.hopkinsmedicine.org/uhs/university mental health.html

Johns Hopkins Student Assistance Program (JHSAP) 443-287-7000 or 866-764-2317 https://jhsap.org/

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

https://hub.jhu.edu/ https://wellness.jhu.edu/