**SHIP and insurance protocol**

SHIP changed from Cigna insurance last year to Aetna this year. This means that various small pieces of the policy have changed. The best way to deal with SHIP is to call Aetna directly (see below) or the student’s insurance directly and ask questions until you get a satisfactory answer.

General insurance terms:

* Deductible: the dollar amount that an insurance plan member (i.e. the student in need) must meet before the insurance will provide coverage
  + For SHIP: $100 deductible for use of use of Aetna providers outside of Students Health (waived if student referred by SHS or Monsour). $300 deductible for use of non-Aetna providers which cannot be waived with a referral
* Co-pay: the amount that an insurance plan member (i.e. the student in need) must pay at the time of service
  + For SHIP: $20 co-pay at time of service for both medical and mental health appointments. If you need help covering this you’re encouraged to use emergency funding requests (Pomona only)

SHIP protocol:

* Call Aetna Customer Service (1 877 480 4161) or visit Aetna website
  + Aetna website capabilities: [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)
    - Enter “Pomona College” in search box
    - Print your insurance ID card
    - See summary of benefits and coverage
    - Find a doctor, dentist, therapist, hospital, or pharmacy
      * There is limited dental coverage within the SHIP Aetna medical plan (it is NOT under a dental plan) including coverage for students 18 and younger OR wisdom tooth extraction OR dental injury
* There is a $20 copay for SHIP Aetna. If you need help covering this you’re encouraged to use emergency funding requests (Pomona only)

Other insurance protocol:

* Students not on SHIP must have other coverage. Most likely, they are under their parents / guardians plan. It is important for students to have a copy of their insurance card
* Call the number on the card to inquire about eligibility, benefits, and coverage.
  + Often there is a separate phone number for mental health—often called “Behavioral Health”
* If student is on MediCal: this can be very tricky!!! You are encouraged to work in unison with assistant Dean Alison Ching

How to make calls to providers:

* For therapists, you will often need to leave a voicemail; they may have a receptionist but most do not
  + Leave your name, number, and good times to reach you
  + You may want to mention why you are calling—i.e., do you have openings, or do you take <name of> insurance
  + If therapist has a website, you might want to submit these inquiries through their online form or via email
  + Ask questions when they call back!