

HEALTH INSURANCE FOR PSYCHIATRIC APPOINTMENTS

Health Center and Counseling Center

Western Carolina University

Western Carolina University's Health Center and Counseling Center are pleased to offer psychiatric services. The charge will be \$200 for an initial psychiatric appointment (45 min.) and \$90 for a follow-up psychiatric appointment (20 min.). Please go to the front desk of the Health Center to clarify the payment process before your first psychiatric appointment.

If you have the WCU supported student health insurance (agent: Pearce and Pearce):

- You will not have to make any payments before psychiatric sessions
- Your claims will be filed by WCU Health Center
- Your psychiatric appointment fees will likely be fully reimbursed **except for some pre-existing conditions that were diagnosed or treated within the six month period prior to the starting date of your health insurance policy.** A "pre-existing condition" means that you received treatment in the form of a documented session with a professional provider or a recorded diagnosis. However, even with a pre-existing condition, if you had continuous health insurance coverage for twelve months prior to the start of this policy, you will likely be covered with proof of that coverage. Conditions treated more than six months prior to the starting date of this policy will not be considered "pre-existing". The WCU supported student insurance **does not cover ADD/ADHD** as the primary diagnosis for psychiatric services or for ADD/ADHD medication. For any first use of this insurance **you must provide proof of "credible coverage" from previous health insurance carrier.** You can call your previous health insurance carrier and ask for a "Certificate of Credible Coverage" for your new health insurance carrier. They will mail a form to you or you can ask them to fax it to you. Please bring it to your first appointment and give it to Health Center Insurance Coordinator and they will fax it to Pearce & Pearce for you and keep a record of it. You have the option of sending it yourself. **You will have to pay in cash for services if you do not complete this paperwork within 30 days** because the insurance company will not pay us without the paperwork.
- **You must initiate contact with Pearce & Pearce to request the university supported student health insurance if you are a part-time (less than 12 credits) students at the beginning of a new (August or January) coverage period.** In the past, many students who were full-time for fall semester incorrectly assumed they still had the student health insurance for the spring semester when they went to part-time status. Health insurance is required for full-time students and **OPTIONAL for part-time students.** Therefore, your student health insurance will be dropped when you become part-time at the beginning of a new (August or January) coverage period. If you drop the coverage for a semester and during that time receive treatment (an appointment or diagnosis) you will have to wait another year, after reinstating the student health insurance, for coverage of any "pre-existing condition" that was treated within those six months of non-coverage.
- **Please refer to the student insurance policy** for definitions, pre-existing conditions, additional benefits, basic benefits, program exclusions, eligibility, open enrollment, effective and termination dates.

If you do not have the WCU supported student health insurance:

- You will have to pay the full fee before each psychiatric service is provided
- You will be provided a receipt by WCU Health Center for your records. A similar receipt with a diagnosis number will be mailed to you the day following your appointment. This second receipt is the one that you will need to submit to file a claim with your health insurance company.
- After you file your claim, you will receive the allotted reimbursement from your health insurance company
- If you need help with a payment you can borrow \$100 at any time from WCU at One Stop in the Killian Annex as long as you don't have an existing balance.

There will be a charge for not attending a psychiatric appointment if you **"no show" or do not cancel at least two days before your appointment.** You will be charged because the psychiatrist is paid every hour he/she is here regardless of whether you attend or not. When you cancel or no-show we are charging you for only half the amount rather than the full amount. The other half is coming out of our budget because you didn't attend your session. There are **no exceptions** for you because there are no exceptions for us in paying the psychiatrist for each hour he/she is scheduled to be here. There may also be the same charge if we have to cancel your session due to your not attending an appointment with a counselor required before your next psychiatric appointment. All unpaid charges will come up as a Health Center charge under your university student account.

- **There will be a \$100 charge for not attending the initial forty-five minute session**
- **There will be a \$45 charge for not attending a 20 min. medication follow-up session**

(TURN OVER TO CONTINUE)

The WCU supported student health insurance (through Pearce & Pearce) is \$298 for August 1, 2009 to January 1, 2010 or for January 2, 2010 to July 31, 2010 (\$596 total for the year). You are eligible to register for the insurance only during the open enrollment periods following the start of fall and spring semesters. Please refer to the policy for eligibility requirements, the open enrollment time periods, pre-existing condition limits, and other guidelines and information. For questions please contact 888-722-1668 (Customer Services), www.studentinsurance.com (website), or wcu@studentinsurance.com (email).

My present Health Insurance coverage is with _____

Student ID# _____ Birth Date: _____

Local Address: _____

Phone number where you would prefer the Health Center or Counseling Center contact you: _____

Preferred email for contact: _____

**** Please note that we collaborate on our Counseling & Psychiatric Services so that counselors who have had contact with you may consult with the psychiatrist to coordinate and enhance the care that both provide.**

I have had the opportunity to read this facility's Notice of Privacy Practices and have had all of my questions regarding this Notice answered to my satisfaction. I understand that only health care providers, plans, and clearinghouses must follow the federal privacy standards. If an individual or organization receiving my protected health information (PHI) does not fall into one of these categories, this authorization ceases to be protected by the federal privacy standards therefore, allowing for the possibility of my PHI being re-disclosed without further authorization. I understand that I may cancel this authorization but that my withdrawal is only effective to the extent that action has not already been taken, as a result of my signing this form. In order to withdraw this authorization written notification is required.

This authorization is good until the start of the next academic year (August). This is an authorization only for the WCU Psychiatrist, of the Counseling & Psychological Services Center and the Health Center, to disclose summary information about my diagnosis and psychiatric services treatment plan (e.g. continued services, medication and other recommendations or considerations) in order to effectively coordinate my psychiatric care / medication management. By signing this authorization, I am confirming that it accurately reflects my wishes.

I have read the above insurance payment procedure for psychiatric services at the WCU Health Center and Counseling Center and I will assume responsibility for settling these charges. I also understand the psychiatric consultation guidelines above and will consult further with the WCU psychiatrist if I have any concerns.

Printed Name: _____ Signature: _____ Date: _____ Time: _____