

Yale Health Basic Student Health Services vs. Hospitalization/Specialty Care

To help you decide on waiving Yale Health Hospitalization/Specialty Care Coverage, please review this checklist. When you review this checklist, compare "YOUR PLAN" and consider if it provides you with access to care and coverage with area in-network providers while you are in New Haven, CT. **Note: Yale Health does not accept any alternate insurance plans.**

- Students enrolled at least half-time in a Yale degree-seeking programs two options for access to healthcare:
 - Yale Health Hospitalization/Specialty Coverage (SHSC) and Basic Student Health Services (BASIC).
 - All students enrolled at least half-time in a Yale degree-seeking program are automatically enrolled in and charged a fee for Yale Health Hospitalization/Specialty Care Coverage.
 - Students have the option to waive if they have alternate insurance, and if they waive, they remain with Basic Student Health Services.
 - Yale Health Hospitalization/Specialty Coverage is an insurance plan considered minimal essential coverage by the Affordable Care Act (ACA), and includes coverage for: primary care services, hospitalization, specialist care, and prescriptions, etc.

Basic Student Health Services is not an insurance plan and limited to select primary care services at Yale Health only.

Below is a comparison chart that explains the differences between these two options.

	BASIC	SHSC	YOUR PLAN
Is recognized as an insurance plan, certified by ACA as minimal essential coverage.		✓	<input type="checkbox"/>
Is active for the duration of the 2023-2024 plan year (August to July)?	✓	✓	<input type="checkbox"/>
Provides access to Yale Health clinicians for primary care services and lab services?	✓		<input type="checkbox"/>
Provides access and coverage to Yale Health clinicians for specialty care, hospitalization, and prescriptions?		✓	<input type="checkbox"/>
Provides access to Yale Health clinicians for mental health and counseling?	✓		<input type="checkbox"/>
Provides coverage for prescription medications, durable medical		✓	<input type="checkbox"/>

equipment, intrauterine devices (IUDs), and related-devices at Yale Health Pharmacy?			
Provides access and coverage to Yale Health clinicians for emergency room treatment, ambulance, and diagnostic imaging?		✓	<input type="checkbox"/>
Provides coverage for outpatient services outside of the Yale Health Center, such as, specialist office visits, diagnostic x-rays, physical therapy, and chiropractic care?		✓	<input type="checkbox"/>

Plan Features at a Glance

	BASIC	SHSC	YOUR PLAN
Plan Features			
Plan Type	For students only	HMO; Individual ¹	
Do you need a referral to see a specialist?		Yes	
Annual Premium	N/A	Single student \$2,765	
Deductible		\$0	
Lifetime maximum benefit per person		Unlimited	
Out-of-Pocket Limit		\$3,000 individual \$6,000 family	
Wellness Benefit			
Routine Physical at Yale Health	100%		
Routine gynecological exam			
Vision Care			
Routine eye exam		100%	
Provider Services			
Office visits @ Student Health	100%		
Inpatient Care @ Yale Health	100%		
Primary Care Visit	100% at Yale Health		
Mental Health & Counseling - Outpatient services	100%		
Pregnancy office visits		100%	

Specialist visits	Not covered	100% at Yale Health	
Immunizations	limited ²	100%	
Emergency Medical Services			
Emergency room care	Not covered	\$50 copay per visit	
Non-emergency care in ER	Not covered	Not covered	
Emergency medical transportation	Not covered	100%	
Urgent Care Services			
Urgent Care @ Yale Health Acute Care	100%		
Urgent Care at any other facility in CT	Not covered	Not covered	
Urgent Care outside of CT	Not covered	\$50 copay per visit	
Outpatient Diagnostic Care			
Laboratory Services	100%		
Diagnostic Imaging	Not covered	100%	
Complex Imaging	Not covered	100%	
Outpatient Surgery			
Outpatient surgery	Not covered	\$100 copay	
Inpatient Facility Expense			
Hospital facility expense	Not covered	\$200 copay per admission	
Childbirth/delivery services	Not covered		
Mental Health & Counseling - Inpatient services	Not covered		
Other covered benefits			
Physical Therapy	Not covered	100%	
Nutritional Counseling	100%		
Elective Pregnancy Terminations	100%		
STI Testing	100%		
Pharmacy Benefit			
Preferred Drugs (Tier 1)	Not covered	\$10	
Alternative Drugs (Tier 2)	Not covered	\$30	
Non-preferred brand drugs & Specialty drugs (Tier 3)	Not covered	\$45	
Generic birth control pills, related devices	Not covered	100%	
Emergency contraception	100%	100%	

¹Students may enroll dependents onto the Yale Health Hospitalization/Specialty Coverage to provide family coverage at different rates.

²Flu vaccine and post-exposure immunizations only.

Before waiving Yale Health’s Hospitalization/Specialty Care Coverage, it is important to consider the following benefits of this insurance plan:

COST	COVERAGE	CONVENIENCE
<ul style="list-style-type: none"> No deductibles No copayments for office visits at the Yale Health Center* No copay for acute care at the Yale Health Center Reasonably priced, easy-to-use dependent coverage 	<ul style="list-style-type: none"> No limitations on coverage for preexisting conditions Worldwide coverage for emergency and urgent care* A wide range of experienced clinicians, all board-certified Students covered for a full 12 months, not just the academic year 	<ul style="list-style-type: none"> No claim forms to fill out for services obtained within the Yale Health network Coordinated care when specialty and/or hospitalization services are required On-site diagnostic imaging services

Student Rates 2024 – 2025 for Hospitalization/Specialty Care Coverage

PLAN TYPE	FALL TERM	SPRING TERM	FULL YEAR
Single	\$1,556	\$1,556	\$3,112
Student plus spouse	\$5,786	\$5,786	\$11,572
Student plus child/children	\$5,206	\$5,206	\$10,412
Family	\$9,707	\$9,707	\$19,414

View a full summary of benefits including copays, limitations, and expectations for Yale Health Hospitalization/Specialty Care Coverage, please click [here](#) or scan the QR code below.

