Baylor University
Student Health Insurance Fact Sheet 2020-2021

Baylor offers one student insurance plan through the insurance company Blue Cross and Blue Shield of Texas (BCBSTX). This plan has one of the largest networks of doctors and services in the USA. All students are required to carry student insurance, and alternate insurance plans must be approved by the Office of Student Insurance. The Office of Student Insurance will not approve alternate insurance plans that are classified as student plans or travel plans.

https://www.baylor.edu/healthservices/index.php?id=952331

The cost of insurance is called an insurance premium, and it is listed under fees that are paid directly to Baylor University on the Baylor student bill. Students are billed a portion of the cost each semester: one payment to cover the fall and one payment to cover spring and summer. If a student will not attend in summer, the Office of Student Insurance must be notified by the 12th day of spring semester. Annual insurance coverage starts August 1, 2020 and ends July 31, 2021, and the total cost for one year is $3,154 plus a 3% Baylor University administrative fee. As a point of reference, the billing breakdown for 2019/2020 was in the following amounts: $1426 for fall coverage and $1985 for spring/summer coverage. Summer coverage only for 2020 is $727, but is not required for students who study online.

Medical treatment for students starts at the Baylor Health Center. Experienced doctors and nurses are on campus and ready to treat students who become sick or who need preventative care, like immunizations or a physical exam. If a student needs more specialized care, the Baylor Health Center arranges a referral appointment with a specialist in Waco or close by. If a student has a severe condition, the Baylor Health Center arranges for the student to go to a local hospital and coordinates with hospital physicians. The role of the Baylor Health Center is crucial to ensuring the best treatment of students; the Baylor Health Center keeps records of student insurance coverage and medical history and frequently can facilitate faster service than if a student tried to organize his/her treatment alone.

Students receive their personal insurance card in their campus mailbox at the beginning of the semester, and they do not have to enroll online. Students are expected to keep the insurance card with them at all times. If they lose the card or have questions about insurance coverage, students can visit the Office of Student Insurance, which is part of the Baylor Health Center.

The descriptions below apply to an Individual Student Plan. Baylor student insurance also offers a family plan, which only applies to a student’s husband, wife, and children. The family plan does not apply to a student’s parents or any other family members.

For the 2020-2021 plan:

- **Preventative Care is free to students**
  Student insurance pays 100% of the cost of preventative care such as an annual physical exam or a well-woman exam (Nv Xing Jian Kang Jian Cha). Also included in
preventative care are most common immunizations, such as influenza, meningitis, HPV, and the Tuberculosis PPD.

- **Individual Out-of-Pocket Maximum: $6350 Network Provider/$12,700 Out-of-Network**
  Out-of-Pocket maximum is the total amount of money a student could pay in one year with student insurance. The maximum expenditure by the student includes all money spent on copays, deductibles, co-insurance, and medication towards medical treatment.

- **No Annual Maximum**
  Some insurance plans have a maximum limit of how much is paid per illness. Baylor’s plan has no limit. Once the student has spent $6,350 in a single year, every other cost is covered 100% by insurance. For example, if a student had 3 separate illnesses with medical bills that total $45,000, and the student spent $6,350, the rest of the treatment is paid for by insurance.

- **Copayment for regular doctor visits: paid at 100% after a $35 Copayment**
  Students pay $35 to visit a doctor for general medical problems. A regular doctor visit without insurance is $120. Examples of why a student would need a regular doctor visit include respiratory problems like a cold virus, sore throat, ear pain, and allergies; skin problems; infection or illness that causes fever, headache, muscle pain, fatigue, or dizziness; eye problems (not glasses); gastrointestinal problems, kidney or bladder infections, or gynecological problems.

- **Copayment for specialist doctor visits: paid at 100% after a $45 Copayment**
  Students pay $45 to visit a specialist doctor for specific problems. A specialist doctor visit without insurance is $175. Examples of why a student would need a specialist doctor visit include more serious conditions, such as prolonged infections, or if a cardiologist, orthopedist, neurologist, or other specialist doctor is required.

- **Individual Deductible: $500 Network Provider/$1000 Out-of-Network**
  Students pay the first $500 for medical treatment that is in-network. Baylor’s plan has the largest network available, so students almost never need to go out-of-network to find the right doctor. The cost of treatment is separate from the copay for the visit.

For example, a student goes to the Emergency Room (ER) and the bill is $3000. The student pays the ER co-pay of $100 for the visit, and then the $500 deductible. Then remaining costs are divided 20% student responsibility to 80% insurance responsibility. Through co-insurance the student pays 20% of the bill ($480) and the insurance pays 80% ($2,120).

In another example, a student goes to the ER for pain and doctors discover an appendicitis. The student is admitted for surgery, which costs $30,000. Because the
student went to surgery, the $100 Emergency Room copay is waived. The student may have to pay $500 for the deductible, making the bill $29,500. BCBSTX pays 80% of this cost: $23,600 and the student pays 20% of this cost: $5,9000.

- **Academic Emergency Services (AES)**
  - If a student is travelling outside of Waco, this service will help him/her find a doctor, fill a prescription, find an interpreter, locate luggage, or replace a passport; for example, when students study abroad.
  
  - They will provide medical transportation if needed in Waco.
  
  - If a student is in the hospital more than 3 days, this program will pay for a friend or family member to come to Waco. If the student needs to be sent home, this plan will pay all charges, like the flight, a nurse, or any other necessities. If a student’s family member has an illness or dies, this program will pay to send the student home. The pay limit is $5000, and all arrangements must go through the AES program. There is no reimbursement if services are not arranged through AES (aes.myahpcare.com). This program is the same as the BCBSTX PPO Network Blue Card for travelling.

Dental and Vision care is not part of the Baylor student insurance plan. If students are 18 years old or younger, they can receive yearly dental and vision care at a discount. If students are 19 years old or older, they have the option to buy dental insurance for $200 per year. A student must request dental insurance from the Office of Student Insurance.

Contact Information:

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