

Health Insurance Verification Checklist

BEFORE ARRIVING ON CAMPUS

One of the most important things you can do before arriving to campus is make sure your health insurance will provide coverage in the Pittsburgh area. Taking a few minutes now can help avoid unexpected medical bills and delays in care during the academic year. Insurance should provide convenient access to:

- Pitt Student Health Services
- Specialists
- Laboratory services – Student Health Services uses Quest Diagnostics
- Medical imaging
- Prescriptions
- Urgent care
- Emergency departments
- Mental health services

WHEN HEALTH INSURANCE COVERAGE IS INSUFFICIENT

If the student's insurance provides limited provider coverage or higher out-of-pocket costs in the Pittsburgh area, they may want to review the University of Pittsburgh Student Health Insurance Plan (SHIP). SHIP may offer:

- Coverage designed for students attending Pitt
- Greater local provider access
- Simplified healthcare navigation
- Prescription coverage
- Mental health coverage

A few minutes spent verifying insurance today can help with timely and affordable access to healthcare throughout the student's time at Pitt.

To learn more, go to pi.tt/ship

CALL YOUR INSURANCE COMPANY

Call the Member Services phone number on the back of your insurance card before arriving on campus.

Ask These Questions

- ☐ Is the student covered while attending college in Pittsburgh, Pennsylvania?
- ☐ Is the University of Pittsburgh Student Health Services covered as in network insurance plan?
- ☐ Are UPMC hospitals and physicians in-network?
- ☐ Are Allegheny Health Network (AHN) hospitals and physicians in-network?
- ☐ Is Quest Diagnostics covered under the student's health insurance plan?
- ☐ What are the student's:
 - Deductible?
 - Copay?
 - Coinsurance?
 - Out-of-pocket maximum?
- ☐ Does the student need a referral or prior authorization prior to seeking any care?
- ☐ Are Urgent Care and Emergency Department visits covered in the Pittsburgh area?
- ☐ Are telehealth visits covered while the student is away from home?
- ☐ Is University Pharmacy considered in-network or preferred?
- ☐ Are ongoing prescriptions (e.g., ADHD medications, mental health medications, insulin, specialty medications) covered locally?

Documenting Information

Insurance Company: _____

Representative: _____

Date of Call: _____

Reference Number (if provided): _____

Important Notes: