INFORMATION ABOUT HEALTHCARE SERVICES AND INSURANCE AT SMITH COLLEGE

WHO WE ARE
We are a team of healthcare professionals dedicated to helping all students stay healthy and whole. We see students of all genders and identities regardless of insurance by appointment for medical care and mental health care Monday through Friday on site. We offer fun, informative workshops and activities 7 days a week throughout the year.

Medical Services:
We provide routine health care for preventative wellness needs such as sports and travel physicals; general check-ups; clearance exams for volunteer work or internships; reproductive and sexual health exams; contraception; related health education. We also provide problem-oriented care for sickness and injuries. We have a lab on site.

Counseling Center:
Our mental health counselors and psychiatrists provide ongoing private and group counseling to support mental health needs and medication management as appropriate.

Wellness:
Our wellness team provides one on one appointments and special workshops designed to help all students live full, balanced lives and find their own unique ways of thriving.

WHERE WE ARE
Schacht Center For Health And Wellness / Pelham Medical Center
21 Belmont Avenue (adjacent to Scott Gym)
Regular Hours: Monday - Friday 8:30am-5:00pm

HOW TO REACH US
Main Number: 413-585-2800
Medical Appointments: 413-585-2250  Counseling Appointments 413-585-2840
AFTER HOURS & WEEKENDS: Medical Help: 413-585-1260 Counseling Help: 413-585-2840
Find us on the web: www.smith.edu/health       Email: healthservices@smith.edu
Check out our Guidebook App!

Fast Facts for ALL Students
1. We can take care of most medical & mental health needs here on campus-free and confidentially.
2. There is no office visit charge to be seen at the medical or counseling service-regardless of insurance.
3. All care is confidential. (Exception: life-threatening, dangerous emergencies)
4. Nutrition and acupuncture appointments are available.
5. Make medical appointments by calling 413-585-2250.
6. Some appointments can be booked on the patient portal (www.smith.edu/health)
7. Make counseling appointments by calling 413-585-2840.
8. You can reach a nurse at 413-585-2813 weekdays or 413-585-1260 after hours/weekends.
9. Health Services communicates with students via secure messaging through our patient portal. You will be notified by email that you have a secure message--you will then need to go into the patient portal to read the message and reply to it. (See our website for instructions)
10. If any aspect of your required Health Forms is incomplete, a HOLD will be placed on your account and you will be unable to register for classes or move in. Questions about your forms? Just call us! We are happy to help.
11. Wellness brings super programs to you, has drop in hours, and meets with students by appointment.
Smith College Health Insurance Plan

- All International Students are automatically enrolled in the Smith College Insurance Plan.
- The Smith College Insurance Plan covers your on-campus care office visits and lab tests without charge.
- The Smith College Insurance Plan covers most items except certain immunizations (ex. special travel vaccines), air casts and crutches. (see our website for specific fees/costs)
- The Smith College insurance plan covers care off campus-but charges do apply.
- There is a $10 copay to see an in-network, off-campus provider, e.g. a specialist, dermatologist, therapist or urgent care center.
- Prescription medication co-pays are $15/$30/$50 depending on the medication and brand. You will bring your prescription to the pharmacy and be required to pay at least $15. There is no co-pay for most generic contraception.
- Most blood tests, x-rays, CT scans and MRIs done off campus, even if part of an emergency room or urgent care visit, are subject to an annual in-network $150 deductible ($300 if out-of-network). When possible, we can do blood work here instead--ask for a signed order and bring it to us.
- If you go to a hospital emergency room, it will cost you $250 copay each time. This is waived if you are admitted to the hospital. The $150 deductible applies to blood tests that might be ordered.
- Routine vision and eye exams are covered every 12 months, glasses are NOT.
- Routine dental care is NOT covered.
- If you need a prescription, Serios Pharmacy on State Street and CVS pharmacy on Main Street are in walking distance of campus
- You can download a Medical Insurance verification letter and get other helpful information at the student insurance website: www.gallagherstudent.com/smith. From here, go to ‘My Benefits and Plan Information’ and FAQ (frequently asked questions)
- If you are sick or injured and need medical advice or care, our nurses can help. The nurse can help determine if you can take care of your problem on your own, if you need an appointment, or if you need to be seen in a nearby urgent care center or hospital emergency room.
- Campus Police can provide urgent transportation for sick or injured students.

What If I Don’t Have Smith Insurance?

- You can still be seen on campus at The Schacht Center for Health and Wellness.
- Medical, Mental Health, and Wellness Service appointments are available free of charge to all students.
- MOST care at The Schacht Center is free of charge.
- Certain lab tests, supplies, or immunizations, are billed to your student account. We can help you submit to your insurance for reimbursement or payment.
- **We do not, and can not, bill insurance.**
- We bill your student account. You must submit paperwork to your insurance company for reimbursement. We are happy to help with the reimbursement process.
INFORMATION ABOUT HEALTHCARE SERVICES AND INSURANCE AT SMITH COLLEGE

General FAQ’s about Medical Insurance:

What Is Medical Insurance?
Medical Insurance covers the cost of most health care visits, medications, tests, surgeries and hospital stays so that you do not have to pay full price, or out of pocket. Sometimes it covers 100% of costs, but usually you are required to pay a portion of the costs, generally known as a copay or a deductible.

What Do these Medical Insurance Terms Mean?

- **DEDUCTIBLE**: This is the amount you have to pay ONCE during a coverage period (usually one year) upfront before your insurance becomes applicable. Example #1: You have a $200 deductible. You have a fever and cough. You get blood tests that cost $75. You are billed the full amount because the cost of the test is less than your $200 deductible. Then you have a Chest X-Ray, which costs $350. You are billed $125, which is the balance of your deductible. Your insurance pays the remaining amount due of $225. You have now paid the $200 deductible for the coverage period.

- **CO-PAY**: This is the amount you have to pay EACH TIME during a coverage period. This normally applies to prescriptions, office visits, or supplies and payment is requested AT THE TIME OF SERVICE. You are responsible for paying the copay amount every time you go to an appointment or pick up a prescription. Example: You have a $10 copay to see an off-campus healthcare provider. The receptionist asks you to pay your copay when you check in for your appointment. You pay $10. You receive no further bills. Example #2: You have a prescription for an inhaler that costs $75. The pharmacist collects your co-pay for $15 every time you pick up a refill. Medications and their copayments are often grouped into categories of cost, usually called tiers. Tier 1 medications are usually the least expensive, and Tier 3 are the most expensive. If the actual cost of medication is LESS than your copay amount, you only pay the cost of the medication. You will never be asked to pay more than the copay amount.

- **PRIOR APPROVAL/PRIOR AUTHORIZATION**: This means your insurance company only covers a medication or service if it meets certain criteria. Example: The pharmacist tells you a medication requires Prior Authorization and contacts the office. If the office provides information to meet requested criteria, you will be asked to pay the regular copay amount. If not, either you can pay full price or ask the office to prescribe an alternative.

- **FORMULARY**: This is the list of services, medications, and supplies your insurance covers.

- **IN-NETWORK**: These are the providers, suppliers, and facilities your insurance covers.

- **OUT-OF-NETWORK**: These are providers, suppliers, and facilities your insurance does NOT cover, or only covers partially.

- **EMERGENCY ROOM**: The 24-hr department of a hospital that provides care for life-threatening emergencies. Same as Emergency Department or ED.

- **URGENT CARE**: The clinic or hospital department that provides care without an appointment when you are sick or injured. Same as Walk-In Clinic.

- **GENERIC MEDICATION**: The least expensive form of a medication, often referred to as the active ingredient. Example: Ibuprofen (Same drug as Name Brand Motrin)

- **BRAND NAME MEDICATION**: The manufacturer’s trademark name of medication. Example: Motrin (same drug as Ibuprofen)

- **REFERRAL**: This is the formal process through which your health care provider asks your insurance company to cover your visits with a specialist, and asks that specialist to participate in your care.
HELPFUL CONTACTS and TELEPHONE NUMBERS:

Our Website: https://www.smith.edu/health/

- Medical Appointments 413-585-2250
- Nurses 413-585-2813 (Mon-Fri 830-5)  - After Hours/Weekend Nurse 413-585-1260
- Counseling Appointments 413-585-2840 or 413-585-2843
- Wellness Appointments 413-585-3347 Check our site at: https://wellnessatsmith.wordpress.com/
- Office of Disability Services 413-585-2071
- Campus Police 585-2490
- Student Aid Society www.smith.edu/ssas
- Cooley Dickinson Hospital Urgent Care 413-582-2330
- Gallagher Student Insurance www.gallagherstudent.com/Smith
  contact: 1-800-456-3753 or smithstudent@gallagherstudent.com

About Email:

Your privacy is important. Email is not a secure medium. If you would like to make or cancel an appointment, please call us. With the exception of general questions about required immunizations, required health forms or record release, we ask that you contact us by telephone or use our secure patient portal. Instructions on how to use the portal can be found on our website.

About Required Health Forms:

Were you unable to complete some portion of your health forms? Your health forms and/or vaccines can be completed without an appointment at one of these walk-in clinics or pharmacies conveniently located near campus.

CVS and CVS Minute Clinic
366 King Street, Northampton · (413) 586-8315 (Minute Clinic on site)
90 Main Street, Northampton · (413) 584-2580 (No Minute Clinic at this location)
ONCall Urgent Care: 6 Hatfield St, Northampton Phone: (413) 584-7425
Cooley Dickinson Hospital Urgent Care: 30 Locust Street, Northampton (413)582-2330

Last revised: March 2018