

Could the ISU SSHIP be right for you?

As a new student at Iowa State University, it's important to review your health insurance coverage. Budgeting for health care can be expensive, and unexpected costs add up fast. That's why we offer an affordable and convenient solution: The Iowa State University Student and Scholar Insurance Program (ISU SSHIP). ISU SSHIP connects visiting scholars, graduate and undergraduate students, and their dependents with access to coverage through Wellmark[®] Blue Cross[®] and Blue Shield[®] and Delta Dental[®] of Iowa.

Will your current insurance provide appropriate coverage during your time as a student? Or could the ISU SSHIP give you better coverage for less? Collecting answers to the questions below will help you make an informed decision about which option is best for you.

QUESTIONS TO ASK YOUR CURRENT MEDICAL CARRIER

To find the right insurance to match your needs while at ISU, start by asking your existing carrier the following questions:

- 1. In-network care:** What Ames-area health care providers are covered and in network? Are services at these on-campus and nearby facilities covered by my plan?
 - [The Thielen Student Health Center](#)
 - [McFarland Clinic](#)
 - [Mary Greeley Medical Center](#)
- 2. Emergency and urgent care:** Does my coverage include in-network emergency or urgent care at the above facilities? Or are nearby clinics or hospitals included in my plan?
- 3. Preventive care:** Can I see an Ames-based provider at the locations above for annual exams and preventive care? Or will I need to visit my primary care provider while at home?
- 4. Referrals:** Will I need a referral from my primary care doctor to see an Ames-area specialist?
- 5. Out-of-pocket costs:** What is my deductible and out-of-pocket maximum (OPM)? How much are my copayments and coinsurance rates? How much will I be responsible for paying out of pocket for preventive, urgent, emergency, or specialty care services?

I already have health insurance. Why should I consider switching to the ISU SSHIP?

Even if you have existing insurance or are covered by your family's plan, that coverage may not go as far as you think. For example, when you turn 26, you'll need to separate from your family plan. Additionally, if you're originally from out-of-state, Ames-based doctors may not be part of your network. This means you could pay a lot more for care. Enrolling in the ISU SSHIP could ensure you're covered — and save you money.



- 6. Prescription and pharmacy:** Does my current plan include mail-order prescriptions or in-network pharmacies near campus?
- 7. Virtual and on-call services:** Do I have access to virtual visits and a nurse hotline? If so, what days and hours are these services available, how do I access them, and what costs are involved?
- 8. School breaks and travel coverage:** Does my current plan provide coverage during school breaks or if I'm studying abroad? If I have an HMO, does it include a "Guest Membership" option?
- 9. Customer resources, services, and support:** Do I have access to online tools or apps that show my insurance coverage, claims, billing, and spending? Can I download a digital ID card? How easy is it to reach customer service?
- 10. Dental care and coverage:** Will I need to see my home-based dentist for annual checkups? Or does my network include dentists near ISU? If I have a dental emergency on campus, where can I go for in-network care?



Learn more about ISU SSHIP

Making the right choice about your health care coverage is essential for your well-being while at ISU. If after asking the above questions you'd like to further explore the ISU SSHIP, please visit sship.hr.iastate.edu. Doing your research now will help you make the best possible decision to support your health needs throughout your academic journey.