



our doctors work for us
(You have Great health insurance, USE IT)

Jessica Luna
GSPS, 10/16/20

Everyone has the option of Staff insurance: **BCBS PPO**

- TA/GRA automatically enrolled
- Fellows have the option:
 - student insurance(**~\$2100/year**)
 - **NEVER WORTH IT*******
 - staff insurance (**~\$700/month, ~\$8,400/year**)*

*why the department really doesn't want you to have staff insurance

*****remember when I told you I went from "healthy and normal" to in a wheelchair overnight?

Enroll in the BCBStx website

Search Summary (09/01/2020 to 10/15/2020)

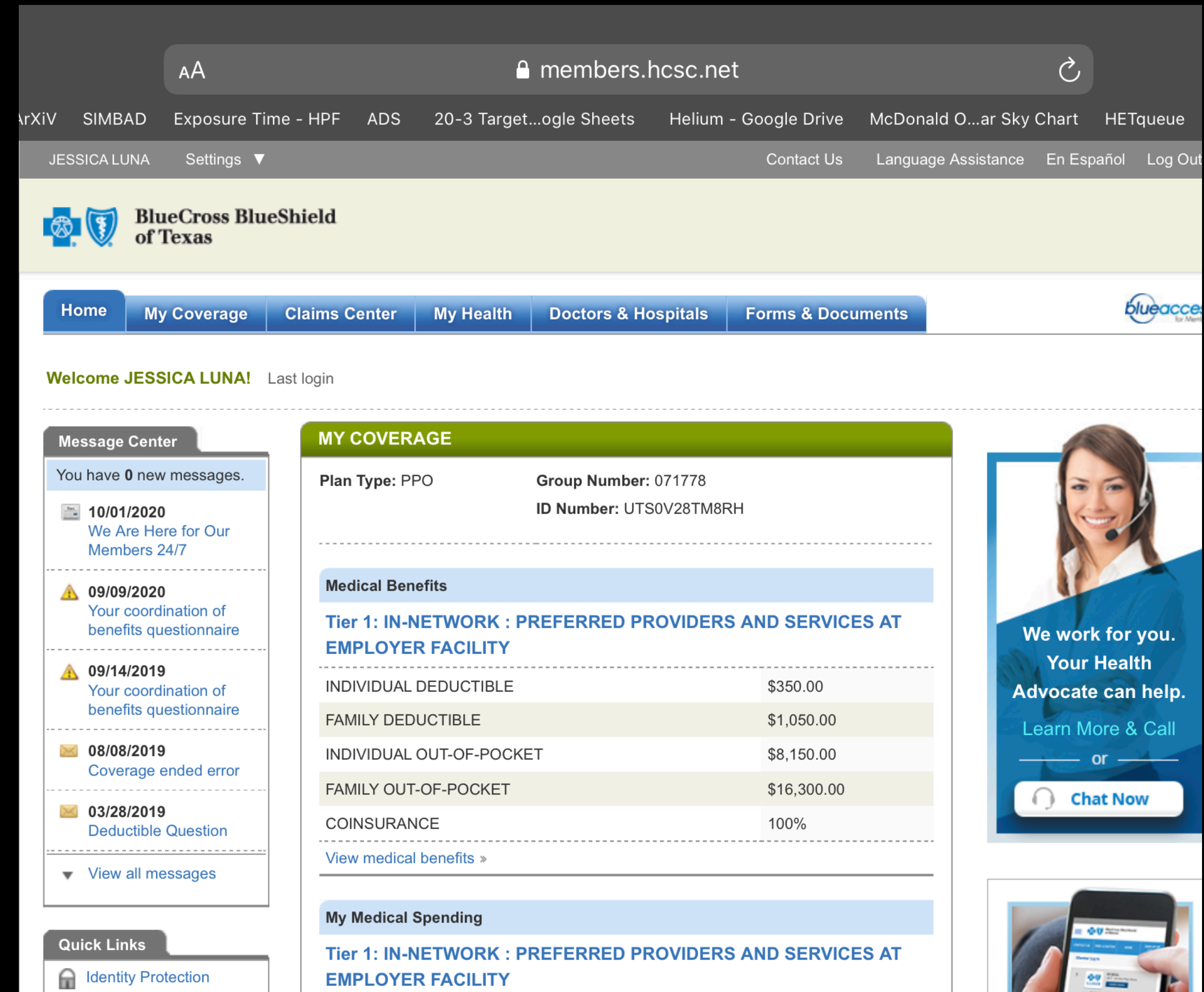
Your plan year started on 09/01/2020; however, you may search for claims up to 18 months prior to today's date.

The default view is of your current plan year. To view older claims (up to 18 months prior to today), enter in a date range in the fields to the left. You can adjust your search to different date ranges or apply filters. The summary table will update to reflect the claims that met your search or filter criteria.

Don't see all your claims? For questions about your claims history, please call customer service using the number on the back of your ID card.

Billed Amount	You May Owe
\$8,795.13	\$755.00

- <https://www.bcbstx.com>
- This will give you a look at your claims and what has been paid and deal with issues
- More useful than any person at UT that I've ever talked to



The screenshot shows the BlueCross BlueShield of Texas members.hcsc.net website. The user is logged in as JESSICA LUNA. The page displays the following information:

- Plan Type:** PPO
- Group Number:** 071778
- ID Number:** UTS0V28TM8RH
- Medical Benefits:** Tier 1: IN-NETWORK : PREFERRED PROVIDERS AND SERVICES AT EMPLOYER FACILITY
- Medical Spending:** Tier 1: IN-NETWORK : PREFERRED PROVIDERS AND SERVICES AT EMPLOYER FACILITY

The website also features a Message Center with several messages, including one from 10/01/2020 and another from 09/09/2020. A Quick Links section is visible at the bottom left.

PPO= don't need a referral from a PCP to see a specialist

Example: if i want to see an allergy doctor, I can make an appointment with them without having to first see my primary care doctor, who must approve my desire to see a specialist (and take a ~\$30 copay).

-Better than HMO plans therefore, more expensive

Copay= amount you pay when you see a doctor.

General care=\$30

Specialty care=\$35

Deductible= amount you pay before insurance benefits kick in

= \$350

out-of-pocket= amount you must pay before insurance covers 100% of benefits

= \$7150

Coinsurance= amount you're responsible for paying before they cover 100%

= 2,150

TIP #1: Find a GOOD Primary Care Physician (PCP)



- Choose a PCP at a large organization: Austin Regional Clinic, Austin Diagnostic clinic, etc
 - mix of PCPs, specialists and generally can do their labs in house (=faster response times)
 - even if your PCP is booked you will be able to get a same day appointment (=\$30/35 copay)
- Never go to the UT health clinic
 - retired physicians who generally don't care*
 - doctors are ranked by # of patients seen and nothing else

*unless you're a white / male

Tip #2: Unless you get shot, don't go to the ER

- Copay=\$150 + 20% ~\$1000
- if you are tricked into going, choose Seton over Saint David's
 - Seton has financial assistance programs and give you ample time(~3months) to pay your ER bill
 - single rooms only
 - saint davids demands your money immediately and WILL send your bill to a collection agency if you can't pay
 - rooms are shared with 4 people

Tip #3: Call BVA # on back of your insurance card for any questions/concerns

Really, they don't take long to get a hold of and want to help you.

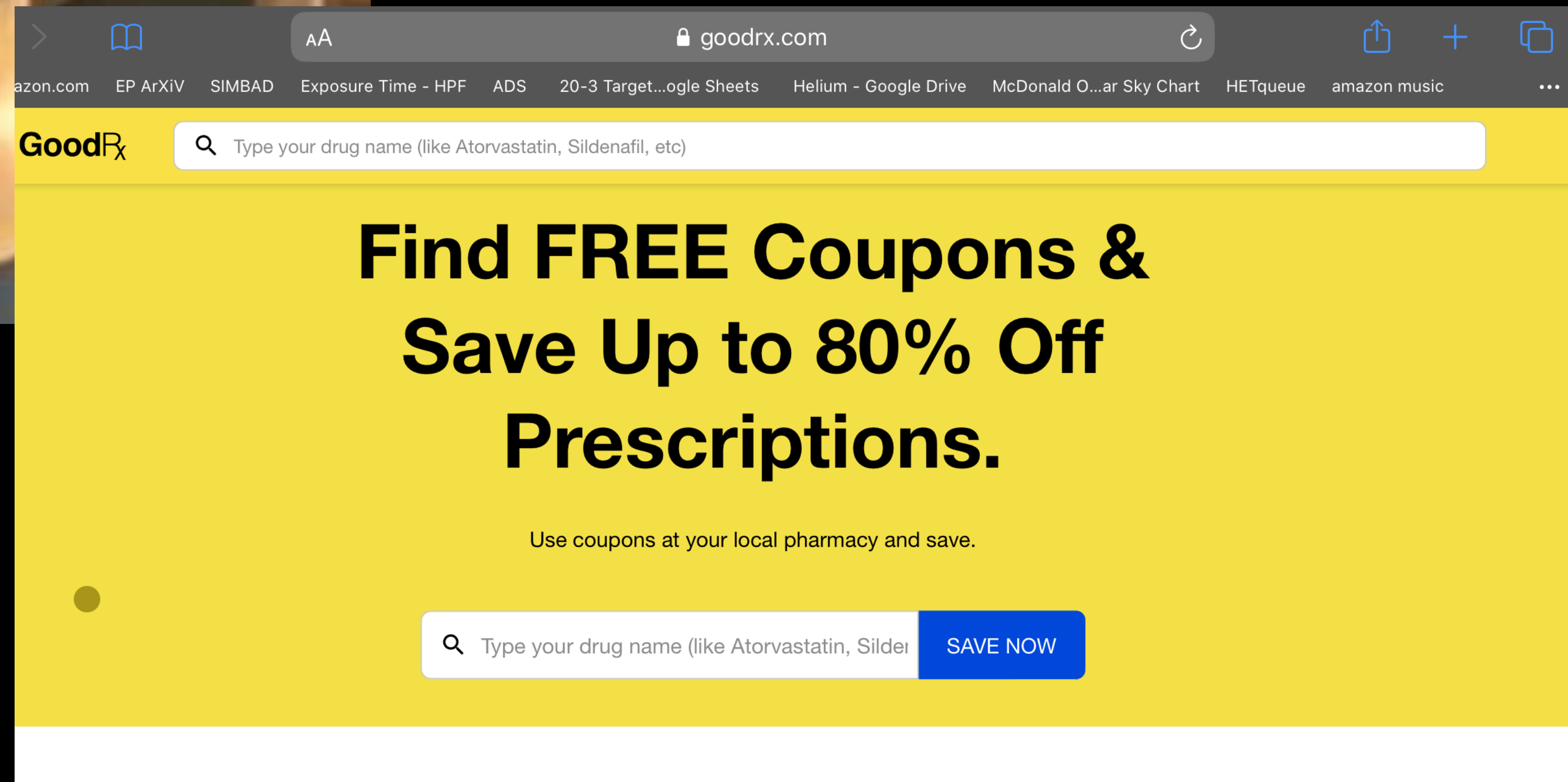
Remember, they don't want to have to pay lots of money so they will help you find ways to save.

Generally it's hospitals or billing departments from doctors who are assholes, our insurance wants their bill to be cheap too!

imaging/test copays can generally be waived if you call them in advance.

HIDE YO KIDS!!!

Hide yo insurance



The image shows a browser window displaying the GoodRx website. The browser's address bar shows 'goodrx.com'. The website has a yellow background with the text 'Find FREE Coupons & Save Up to 80% Off Prescriptions.' in bold black letters. Below this, it says 'Use coupons at your local pharmacy and save.' There is a search bar with the placeholder text 'Type your drug name (like Atorvastatin, Sildenafil, etc)' and a blue button labeled 'SAVE NOW'.

Get cheaper prescriptions by not using insurance occasionally

Choose your pharmacist wisely

- Preferred may be cheaper sometimes but you will have to deal with shitty people as a result
- express scripts + Walgreens = 30 - 90 day supply refills
 - 90 day refills cost the same as 60days of 2x30day refills
- cvs, HEB, etc...= 30 day supplies only
- a local pharmacy will often make sure YOU are getting the best deal not the insurance (even cvs can have kind people like this)
- I prefer to remove shitty people from my life



Allergy Shots

- they are free if medically necessary
- need to be here min 3 years to complete - I can breathe now so I'm all for them





Mental Health



- Get a damn therapist, tbh, in my opinion, y'all should have someone to support you, see on a regular basis AND is not in the department! (Trust me its not that hard - I hate making friends)
- Ask me for help and I'll point you in the right direction and guide you as requested
- I call BCBS before I even think about calling / dealing with UT



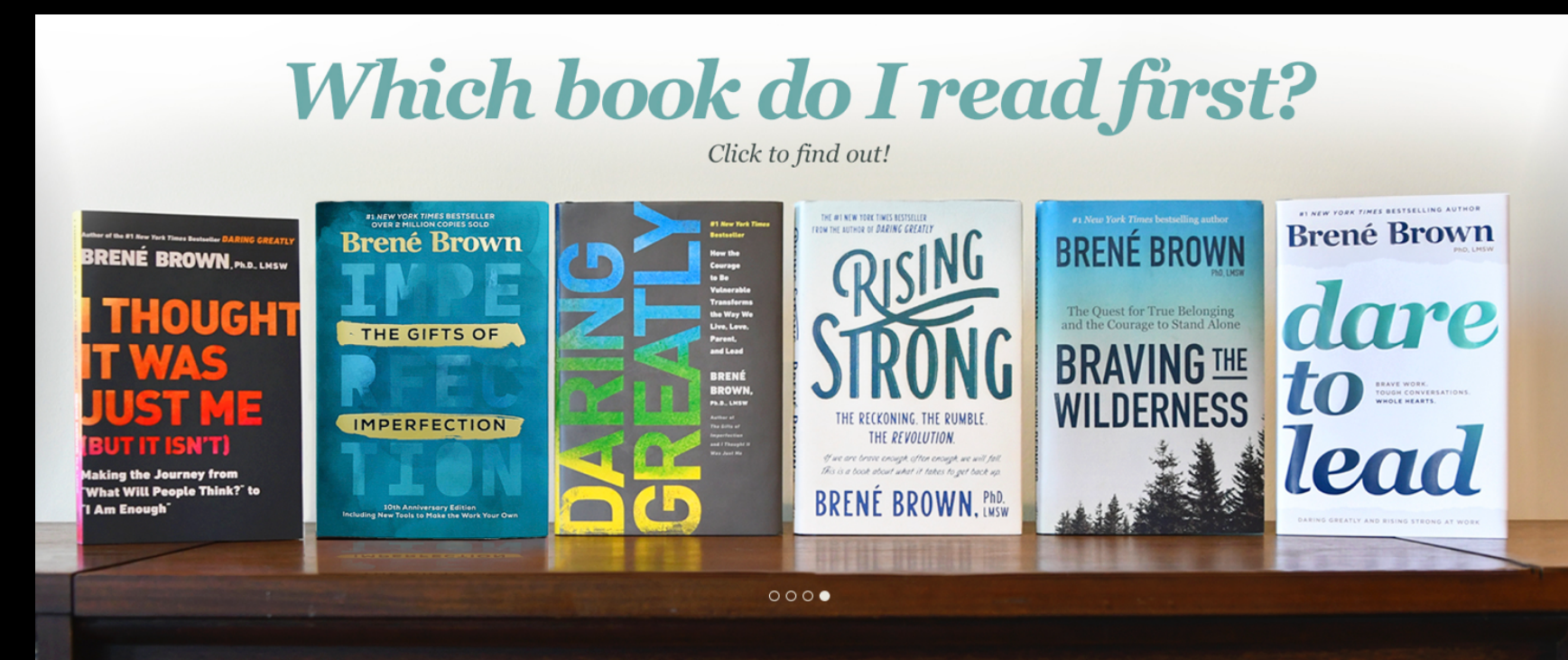
Brene Brown, Ph.D, LCSW

- <https://brenebrown.com>
- studies shame and vulnerability, best selling author
- Unlocking us podcast
- McCombs visiting + University of Houston
- netflix special :
 - <https://www.netflix.com/title/81010166>



“Owning our story and loving ourselves through that process is the bravest thing we’ll ever do.”

Brown



“Owning our story and loving ourselves through that process is the bravest thing we’ll ever do.”

Brown

Physical therapy

Just go

Direct access requires NO referral / prescription - you can literally just walk in!

Baylor Scott & White Rehab
Thousand oaks location on Angus Rd has 1-1 care

Seton Rehab
UT health @ Dell Medical*

*should be fine if you're white / male

Disclaimer: Not all locations even in the same company are created equal!

Warnings

- Don't go to the UT health clinic
- Don't blindly take or follow advice just because they work for UT (or anywhere)
- Don't go to the ER unless you are shot
- Don't rely on meds to treat anything* (go to PT when you get injured, be flexible)
- Be careful using UT resources - UT cares about UT not students so protect yourself
- Talk to me to point you in the right direction (you don't have to disclose any information for me to help)
- Don't just use express scripts, walgreens, cvs etc without knowing if they are a good deal
- goodRx and other websites help you find affordable meds without insurance that is sometimes CHEAPER than using our insurance

Check the facts

- not all doctors are created equal
- Doctors / hospitals etc are **BUSINESSES** before they are medical professionals**
- Check the reviews of your doctor, therapist, pharmacy etc **BEFORE** you make an appointment!
- **Doctors and health professionals are just as racist and discriminant as the general public**
- **Nice and good are not the same thing***

**the good / rare ones do not

*if you're white it's going to be harder to tell, but one visit should tell you



It feels GOOD AS HELL



- To tell your doctor fuck off I'm firing you
- Or rather - "please release my records as i will not be returning and am unsatisfied with this service"