

Insurance Information

General information about Health Insurance in the US

Insurance agents don't charge the customers any fees. The premiums you pay are the same as if you bought them directly with an insurance company. They just help you shop.

When you are asked by insurance companies to provide your medical history, don't pour your heart out, meaning, disclose information sparingly, rather too little than too much.

Check that you compare evenly, like monthly premiums or an annual charge for coverage. What are the co-pays (the fee you pay up front at the doctor's office/ emergency room at the time of visit)? What is the maximum benefit, etc? Does it cover pharmacy/medicine costs, vision, and dental?

Vision usually covers the checkup if you need glasses. If you go to an optometrist/eyeglass store, a check-up is anywhere between \$40-100 depending if you need the result for contacts. So, check if the vision coverage is worth it. If you get a plan that doesn't cover it, and you have an injury or other eye-condition, it usually is covered as a medical expense. It's up to you to check that. Also, a word about dental: Dental coverage is usually very expensive. If you save \$100/month on your own, you can basically take care of a moderately severe dental issue on your own. Getting an annual dental checkup (hygienist cleans teeth, x-rays, dentist takes a look – no treatment) is usually between \$75.00-200.00. If you need a specialist, check that they are "fellows or diplomats" in their field. Ask friends for referrals and shop around, and if you don't have dental insurance, ask specifically what they will charge you not having it. Again, the final decisions are yours. To see licensing status for medical professionals and all licensed occupations, contact the department of professional licensing, <http://www.dopl.utah.gov/>.

Below is information provided by personnel/students and is not endorsed by the university:

1. I've used insurances through Mike Russell Insurance 801-282-6900 for about 10 years. He represents all kinds of companies, IHC, Select Health, Regence Blue Cross-Blue Shield, Altius, Humana, and then some, and he's always been very straight forward with me. I've used three different plans with him and price and coverage has always been of major importance to me. For details, please go to: www.insuranceplansofutah.com
2. PSI is now offering a New Low-Cost Comprehensive Insurance Coverage (Plan 4 - GLB9124098) that meets insurance requirements at University of Utah.
For details, please go to: www.psiservice.com/UTAH
3. I had called GM southwest to ask about continuing coverage and they referred me to this page on their site <https://www.gmsouthwest.com/Default.aspx?tabid=1097>
4. ISO's insurance. <http://www.isoa.org>.
5. I have used "Study USA-HealthCare" plan at <http://www.travelinsure.com/what/susaboc.asp> for two semesters. It meets the U's requirements and it is pretty cheap. It is underwritten by AIG. However, I find it complicated and sometimes hard to get the plan benefits. So, I switched back to the GM southwest plan from this semester.