



## **MEDICAL CARE ASSISTANCE FUND FAQ**

### **What is this fund and where did the money come from?**

The UC SHIP Reserve Fund Investment Committee (RFIC) granted funds to UC Davis, Hastings College of Law, UC Irvine, UC Los Angeles, UC Merced, UC Riverside, UC San Diego, UC San Francisco, UC Santa Barbara and UC Santa Cruz for distribution to students with a financial hardship, to assist the student in paying their out-of-pocket medical expenses that exceed \$500 up to the in-network individual out-of-pocket maximum.

### **Who is eligible to obtain assistance from this grant?**

All graduate and undergraduate students and dependents who are currently enrolled in UC SHIP and enrolled for at least one term before the date of the medical service. The medical service date must be during the 2024-25 plan year. Student must have no outstanding financial balance with their campus and have applied for charity care from the provider of service.

### **How much money is available in the grant and for how long?**

Each campus was allotted a grant amount based upon their UC SHIP enrollment. The funds granted by RFIC were for the 2020-21 academic year and have extended to the 2024-25 year. Once the funds are exhausted, there will be no additional funds granted for the remainder of the year.

### **What types of services are available for assistance?**

The following services are available for assistance, but services must be medical necessary:

- Hospitalization
- In-patient care (includes mental health/substance abuse)
- Hospice Care
- Diagnostic Testing
- Emergency Medical Transportation
- Childbirth/Delivery Professional Services
- Skilled Nursing
- Outpatient Surgery
- Out-patient care (includes mental health/substance abuse)
- Physician/Surgeon Services
- Imaging Services (MRI/CT/PET Scans)
- Durable Medical Equipment
- Childbirth/Delivery Facility Services
- Pharmacy

### **How do I know if a service is deemed medically necessary?**

Anthem Blue Cross, UC SHIP's Claims Administrator, will provide you with an Explanation of Benefits (EOB), which shows the services rendered, billed charges, the allowed amount for payment, and your responsibility, if any. Anthem will only make payment on medically necessary services.

### **How do I obtain a copy of Anthem Explanation of Benefits (EOB)?**

Anthem will mail you an EOB, unless you have elected through their member portal to receive communication electronically. You may also contact Anthem at (866) 940-8306 and request a copy of your EOB.

### **What if I didn't receive the service yet because I can't afford it?**

Unfortunately, this benefit is only for those that have experienced a medical service. You should inquire with your medical provider(s) as to what options they may offer.



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### **How do I apply for assistance?**

Complete the UC SHIP Medical Care Assistance Fund Application found on the [myucship.org website](https://myucship.org) or your campus' Student Health Center website: [UC Merced Campus Medical Care Assistance Fund Program webpage](#). Submit your application, the response from the facility/provider for the charity fund request, and a copy of your Anthem Explanation of Benefits (EOB) to the insurance staff at the student health center.

### **What is Charity Care and how do I apply for it?**

Charity Care is health care provided for free or at reduced prices to low income patients. Please contact the provider's office that is billing for these services in writing to ask if they have any form of Charity Care. Some providers have applications, some require a letter of request, while others may not offer any sort of charity care. For those that do allow for Charity Care, they may review your request and offer to write off the amount owed, they may write off a portion of the billed amount or may determine you are not qualified for Charity Care. If your provider does not offer charity care, please provide a letter or email from them indicating they do not offer charity care. Please provide their written response to your request/application along with your Medical Care Assistance Fund Application to your campus Student Health Center representative.

### **What happens after I submit my application?**

Your Student Health Center (SHC) representative will review your application and supporting documents to insure that you have provided the necessary information. They will check your University accounts to ensure there is no outstanding balance.

### **How long will it take before I receive payment to pay my provider?**

The SHC representative will notify you if your application is complete and will provide this information to the Financial Aid Office for payment processing. If you have an outstanding balance or missing information, the representative will make you aware that they cannot process your application until your University account is paid in full.

### **Will I be taxed on this payment?**

Assistance from the Medical Care Assistance Fund will be included on your 1098-T form. Included in the 1098-T form are qualified charges that were paid and financial assistance received for the corresponding tax year. Please consult with a tax professional for any tax related questions.

### **Who can I ask if I have questions about this?**

Please contact your student health center for any questions about this benefit.