

## **ATSU Student Insurance Plan Benefits for Immunizations and Titers**

This Information has been created in an effort to assist the Students of ATSU who are enrolled in the ATSU Student Insurance Plan understand their benefits and how they apply to the Immunizations and/or Titers required by ATSU.

To clarify, the term “immunization titers” are actually two separate items in determining insurance benefits.

1. Immunizations are when you are actually vaccinated for the disease and injected to produce a response of immunity.
2. Titers are a test to verify if you have the disease/antibodies in your system. A titer test is a measure of antibodies in the blood, providing a check for a disease immunity. The results of a titer test then allow a clinician to determine whether a vaccine is required. If a person has already had a vaccination against a disease the decision may be made to do a titer test instead of re-vaccinating.

They are two very separate and distinct approaches. If someone is not acutely aware of the difference it is very easy to assume that titers would be covered if using the term immunization titers.

### **Why are Titers not covered by the ATSU student insurance plan?**

Under the Affordable Care Act, vaccinations are covered at 100% under preventive care, titers are not because they are not vaccines, they are a test. If you receive a titer test and not an immunization, UHCSR will not pay benefits under the ACA preventive care act for immunizations.

It is always recommended that a student contact UHCSR or our office prior to receiving care to confirm your benefits and how they apply to the care, immunizations or tests you are going to have. Not verifying your benefits can result in a claim that you will be responsible to pay.

### **Why does the student plan not cover immunizations or titers when they are required by ATSU?**

Unfortunately, a school requirement does not determine whether or not an insurance company must pay a benefit, they are two separate and distinct matters. For residency requirements, they would fall under a work requirement and would be the same as a school requirement. This is no different for any other student covered under another insurance plan.

UHCSR has provided the following information regarding the immunization/titer requirements for ATSU Students and how the student plan benefits will cover them:

1. TB Skin Test – This is a titer and not covered
2. Chest X-Ray - If a chest x-ray is required due to a positive or inconclusive TB result, benefits will be considered under the x-ray benefit of the policy.
3. IGRA – blood test for TB – not covered
4. DT&P – immunization covered; titer not covered
5. Polio – not covered under the ACA Preventive Guidelines
6. MMR – immunization covered; titer not covered
7. HepB – immunization covered; titer not covered

The policy excludes routine/preventive care that does not meet Preventive Care Guidelines. If the claims are billed with a routine/preventive diagnosis, the charges must meet Preventive Care Guidelines to be considered. If the claims are billed with a diagnosis indicating a sickness, benefits will be considered the same as any other sickness under the policy.

Currently, Preventive Care Guidelines will only consider benefits for Rubella titers. All other titers would be denied if billed with a routine/preventive diagnosis. Tuberculosis testing, DTap, TDap, DT, MMR, Polio and Hep B immunizations billed with a routine/preventive diagnosis will be considered if billed per Preventive Care Guidelines. Please note, Preventive Care Guidelines do have age limitations on some of these immunizations.

Please note, this does not guarantee payment. We are not able to determine if and what benefits are payable until an actual claim for services is received. Benefit payment shall be subject to all deductible, copayment, coinsurance, exclusions and limitations, or any other provisions of the policy effective at the time of service.

If you have any questions, concerns, or need claims assistance please contact HSAC, the A.T. Still Student Insurance Plan Administrator:

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