

How To Use Your SHIP

Exactly how do I use my SHIP?

Here is a step-by-step guide to using your United HealthCare insurance:

First you need to download the United HealthCare SR App. This is a great resource for accessing your digital id card, finding care and checking claims status.

Next, find care in your network. This is important because out of network care is much more costly!

Call the provider to schedule an appointment.

At your appointment, make sure to give them your insurance information so they can bill UHC for what remains after your copayment is made. You will likely need to pay a small copayment for your visit, this will be collected before or after your visit.

You will later receive a bill from the provider showing either that you are paid in full or owe for services not covered by UHC. If you did not pay a copayment at your appointment, you will owe that fee now. If you had any testing done, you will likely owe a 20% coinsurance fee. You can check in your UHC Student Resources account to see exactly how much UHC paid the provider and what they made patient responsible.