

**Do you have your own health insurance or are you under a family member's plan?**

# **Navigating Health Care with Private Insurance**

## **What is Yale Health?**

Yale Health is a physician-led, non-profit HMO open only to Yale students, employees, and their dependents. Basic Student Health Services are only covered by Yale Health at Yale Health. Yale Medicine, the clinical practice of Yale School of Medicine, and Yale New Haven Health System (YNHHS), the largest health system in the state, provide care to patients across the community and accept a variety of insurances. Yale Health can work with Yale Medicine and YNHHS to help you access the care that you need through your private insurance.



## What is covered at Yale Health?

Even after waiving Yale Health Hospitalization & Specialty Care Coverage, students retain access to Basic Student Health Services at no charge. You may access Basic Student Health Services beginning Aug. 1, 2025.

### PRIMARY CARE

- Primary Care
- Gynecology
- Acute Care<sup>1</sup>
- Nutritional counseling

### INPATIENT CARE<sup>2</sup>

- Up to 30 days at Yale Health Inpatient Care Department

### MENTAL HEALTH/COUNSELING

- Individual therapy
- Group therapy
- Medication consultations and management
- Substance use counseling

### OTHER

- Bloodwork at any Quest Diagnostics in New England
- Flu and COVID vaccinations
- Post-exposure vaccinations
- Emergency contraception and pregnancy termination

## What is NOT covered in Basic Student Health Services?

Specialty Care, Surgery, Emergency Department visits, and prescriptions.<sup>3</sup>

## Need support?

Contact your Student Health Care Navigator at [yhstudentnavigator@yale.edu](mailto:yhstudentnavigator@yale.edu).

<sup>1</sup>You can always call the 24/7 nurse triage line at 203-432-0123 for advice.

<sup>2</sup>Inpatient care is only covered at Yale Health and does not include services received at Yale Medicine or YNHHS.

<sup>3</sup>Yale Health providers can send your prescriptions to an in-network pharmacy.

Always confirm coverage of visits, prescriptions, and referrals with your insurance company directly.

## Getting Started

You should receive an activation code to create your MyChart account. If it has expired, email [mychartsupport@ynhh.org](mailto:mychartsupport@ynhh.org).

## Primary Care Providers

You are automatically assigned a Primary Care Provider (PCP) in Student Health. You can view your assigned PCP on MyChart. Call Student Health to schedule an appointment at 203-432-0312.

### Changing your PCP in Student Health

Contact Member Services at [member.services@yale.edu](mailto:member.services@yale.edu) or call 203-432-0246.

### Finding a PCP outside of Yale Health

1. Log into your insurance's website and use their provider search tool or call the number on your ID card to get a list of in-network providers.
2. To find a PCP at YNHHS specifically:
  - a. On MyChart, click Schedule an Appointment > New Provider in Primary Care. Filter the results based on your preferences and pick an appointment time.
  - b. Check that the provider is in-network, either through your insurance portal or through the provider's online profile.

Your PCP at Yale Health can refer you to any specialist that is in-network for your insurance. However, you must verify that your insurance does not require referrals come from an in-network PCP.

## Specialty Care

You will need to use your private insurance to see specialists. If you need care in allergy, dermatology, urology, cardiology, endocrinology, or other areas, see your PCP as soon as possible to get referrals, as wait times vary. You can also ask your hometown provider to put in a referral to YNHHS for faster care.