UCLA The Counseling Center
Counseling & Psychological Services
A Department of Student Affairs

QUICK REFERENCE GUIDE

UCSHIP / Anthem Mental Health Benefits

*A quick-reference guide to using your SHIP/Anthem mental health benefits **off campus** (not applicable for CAPS services).*

FOR YOUR INFORMATION

- **Referral required.** CAPS must issue a SHIP/Anthem referral before students can obtain non-urgent services with an off-campus provider.
- **Referrals expire.** Referrals automatically expire after 1 year. Students must contact CAPS to request a new one if needed.
- **Verify benefits first.** It is up to the client and mental health provider to verify benefits and fees before starting services.
- **In-network claims.** In-network providers should submit claims directly to Anthem.
- **Dual coverage.** If covered by SHIP/Anthem and another insurance, your non-SHIP insurance is primary for off-campus services (except TriCare and Medi-Cal). Send your Explanation of Benefits (EOB) to Anthem for secondary SHIP benefits. Call Anthem Member Services at **(866) 940-8306** for guidance.
- **Out-of-network reimbursement.** Students must have a valid Anthem referral covering the dates of service to request reimbursement.
- **Preauthorization.** Services beyond routine outpatient care require preauthorization. The program/facility should contact Anthem at **(800) 274-7767**.

IMPORTANT SHIP/ANTHEM CONTACTS

UCSHIP ANTHEM CUSTOMER SERVICE	PREAUTHORIZATION LINE	ANTHEM BEHAVIORAL HEALTH CASE MGRS.
(866) 940-8306	**(800) 274-7767**	**(866) 785-2789**

LEVEL OF CARE — WHAT YOU PAY

Level of Care	UC Family / BHS	In-Network (IN)	Out-of-Network (OON)
Deductible	None	$400	$750
Routine Office / Telehealth Visits	$0	No fee, deductible waived	50% coinsurance* after deductible
PHP / IOP *Insurance Pre Auth Required*	10% coinsurance	After deductible: $125 admission fee + 20% coinsurance	After deductible: $250 admission fee + 50% coinsurance* + 25% OON penalty**
Residential *Insurance Pre Auth Required*	10% coinsurance	After deductible: $125 admission fee + 20% coinsurance	After deductible: $500 admission fee + 50% coinsurance* + 25% OON penalty**

**OON coinsurance is of the "allowed amount," not the billed amount. For OON services, full fee payment to the provider is required at time of service; the client is responsible for submitting claims for reimbursement to Anthem. OON provider fees may be higher than the Usual and Customary Rate/allowed amount.*

***OON penalty: the Maximum Allowed Amount is reduced 25% for services/supplies from a Non-Contracting Hospital, deducted before your coinsurance is calculated — you are responsible for this extra expense. Waived only for Emergency Services. Choose a Contracting Hospital to avoid this penalty.*

****UC Family includes providers associated with UC Medical Centers.*

Emergency Room Visit	$175 if no admission $0 if admitted to the hospital

FINDING A SHIP/ANTHEM PROVIDER

- **CAPS Welltrack Connect Community Provider Database —** https://counseling.ucla.edu/resources/welltrack-connect
- **Anthem Directory —** counseling.ucla.edu Anthem Directory (PDF)
- **Anthem Behavioral Health Case Managers —** (866) 785-2789

ADDITIONAL RESOURCES

- **'26/'27 UCSHIP Benefit Booklet —** myucship.org UCLA-Anthem Benefit Book (PDF)
- **UCOP Page for UCLA SHIP —** myucship.org/uc-los-angeles/coverage/medical
- **Coverage Brochure —** studenthealth.ucla.edu coverage brochure (PDF)