

# A Conversation with Habif Health & Wellness Webinar Transcript

**Reggie Gacad:** Hi everybody. My name is Reggie Gacad, and I want to welcome you to the second webinar in our 2020-2021 Family Webinars Series. I am the Assistant Director of the First Year Center and tonight, I'm joined by my colleague, Aaron Daugherty, Associate Director of Administration for Habif Health & Wellness Center. We are excited that you have chosen to join us for tonight's conversation. Some information before we get started: first, we want to make sure that you know how to submit questions during this webinar. You'll notice that we have given you the ability to ask questions via the Q&A feature. Two of our professional staff members within the First Year Center are helping to field these questions. We will answer those that we find applicable to the audience as a whole on this webinar. And we'll respond to more nuanced or personal questions via email next week. Let's go ahead and make sure you know how to use the Q&A feature. Use the Q&A feature to share the place that you're watching from and we will name a few of these places on air. While you do that, we will be showing a PowerPoint created by Aaron's team during tonight's webinar. However, if you prefer to download this PowerPoint and follow along on your own, please follow the link just shared now in the chat. As a note, in the chat feature, we will be sharing links and email addresses throughout the duration of the webinar. Third, this webinar is being recorded live. Next week, we will upload this webinar to families.wustl.edu website. Lastly, in a moment, we will hear from Aaron about the services offered by Habif Health & Wellness Center. If something Aaron says sparks a question, don't forget to send us your question via the Q&A feature. After hearing from Aaron, we will move onto the Q&A portion of the evening. Before passing things along, I want to share some of the places that people are joining us from. We have families tuning in from Houston, Texas, San Marino, Florida, Plainview, New York, among many other places. Now, since I know you all want to hear more about Habif Health & Wellness Center, I will turn it over to Aaron.

**Aaron Daugherty:** Good evening and thank you all for joining us here. Welcome to Washington University. It's really, really an exciting opportunity to talk to all of our first-year student parents, share with you a little bit about some of the health and wellness resources that we have available at Washington University. I know it's an exciting time as your students are heading off away from home. And we just want you to know that we have a wide variety of services available to kind of take care of their health and wellness needs while they're on campus with us over the next four years. Starting off, just kind of some general information about Habif. We are a comprehensive and integrated health center. We have a medical, mental health and health and wellness promotion services available to all of our students. We're located on the South 40 in the lower level of the Dardick House. So the South 40, for those of you who aren't familiar, is where the majority of our housing is located. All of our first-year student housing is. So, we're right there, very, very convenient for all of our first-year students, especially. Our hours, I will kind of give a little caveat, these might be shifting in the fall. As everybody knows, with COVID-19, our operations have shifted a bit. These might shift a little bit in the fall, but right now our hours are projected to be Monday through Thursday, 8:00 AM to 6:00 PM, Friday 9:00 to 5:00. And on Saturdays, we do currently have an urgent medical care clinic from 9:00 AM to 1:00 PM. After hours, we do have a nurse advice line and mental health crisis support that are available 24/7. So, anytime we're closed,

students can call and get just some basic advice about medical needs or if there's a mental health crisis they can contact with that number as well and be connected with a licensed therapist to talk through whatever situation they're dealing with. Some of our medical services, like I said, we do have a comprehensive medical clinic. We provide routine and urgent care, women's health and travel medicine, Dr. Cheri LeBlanc is our Executive Director of Habif and she is a board-certified family physician with, she might get mad at me for saying this, but probably over 30 years of experience in college health, so we have excellent leadership in that area. Additionally, besides Dr. LeBlanc we have four medical directors who are all board-certified in one or more areas. Several of them are board certified in multiple areas. We have a nurse practitioner who is dedicated to women's health, we have two physician's assistants, four registered nurses, four medical assistants, as well as a radiology department providing basic diagnostics. So if your student twists their ankle playing intermural softball or has an issue with a cough or a flu, we can do a chest X-ray, we can do ankle X-rays, we can do all that for some basic diagnostics, and then we do have a full-service pharmacy located in the health center right down the South 40. So students, again, can have the majority of their medical needs met there at Habif. In the area of mental health services we provide counseling, psychiatry and case management. That department is led by Dr. Tom Brounck, he's a licensed psychologist and our Director of Mental Health Services. We have an additional 13 therapists who are a variety of licensed psychologists, counselors, or social workers. We have six doctors who are board-certified in psychiatry providing for psychiatric needs, and we have a care manager who supports students in accessing mental health services on campus and in the community. The range of services includes short-term, individual, and couples' counseling. Now for our first-year students couples' counseling isn't typically a high-demand service, but we do have it available particularly for our graduate students. We also offer group counseling, and that can be individual, small-group drop-in services, or more in-depth group counseling service, more therapeutic. So at the drop-in counseling groups students can just drop-in throughout the week when they feel comfortable and want some information, and then we have some more established therapeutic groups for some more in-depth topics. Then we do psychotropic medication management with those board-certified psychiatrists. In addition, I failed to mention in the medical services, we do also offer a laboratory, we have lab core located at Habif, so students needing any kind of lab testing, blood draws, things of that nature, we're able to accomplish that on campus as well.

And then we have our Health and Wellness Promotion department. It's staffed by three professionals with a variety of educational backgrounds. They organize events all across campus related to things like healthy eating and sleep habits, mental health, mindfulness, healthy relationships, sexual health, alcohol and drug abuse prevention, and we have a substance abuse recovery program on campus for students that are in recovery. These folks do phenomenal work, really, really engage our students in learning more about their health, learning more about their wellness, and how to be a healthy student while they're at WashU, especially with the virtual school that we switched to in the spring in response to Covid-19, they did phenomenal work of doing mindfulness groups virtually and just a variety of things to really keep our students engaged.

I want to kind to switch over to talk about some of the requirements that I know many of you are interested in to make sure that your students are prepared to move onto campus in September. All first-year students are required to have a series of vaccinations. Specifically, we require all students to have two measles, mumps and rubella vaccines have to be received after the age of one. They need to have had a meningococcal vaccine,

that's meningitis, after their 16th birthday. For any of our students that are coming from countries that are identified by the CDC as high risk, would be required a TB test within six months before they move here on campus. And then, there are some additional recommended vaccines. The meningitis B has a lot of value. Tetanus, Hep A, Hep B, anything that your physician is recommending, we support that and we do highly recommend an annual flu vaccine as well. All vaccine information and health history form must be completed via the student portal before students can move in on that move-in day that we'll have in September. They will not have access to their dorm room until that's completed. So it's really, really important to get that done here in the next couple weeks. It should be all open and accessible for all of our incoming students to submit that information. If you have any questions at all, you can email our nurses at [habifnursing@wustl.edu](mailto:habifnursing@wustl.edu) and they can help walk you through that process or help you with any questions about what vaccinations you might be missing or anything of that sorts.

Additionally, I want to spend some time tonight-- I'm sure there'll be plenty of questions, about our mandatory health insurance policy. The university does require that all full-time students have current health insurance meeting certain minimum coverage requirements. So all of our students that are full-time, degree-seeking students are automatically enrolled in that health insurance plan, but they do have the option to waive out. That health insurance plan is through United Healthcare Student Resources that is a subsidiary of United Healthcare specifically designed for college campuses. It provides international coverage to you the United Healthcare network. So it provides coverage for students while they're in St. Louis, but also when they're back home, on breaks, or anywhere else. We are waiting for the state of Missouri to approve our plan right now. But we estimate that our premiums will be \$1,942 for the entire year. That's effective from August 1st through July 31st of next year. Students with that health insurance plan have \$25 copays when they visit doctors, either for primary care or specialists. That's actually only \$10 at Habif, so we are able to bring that cost down quite a bit. And then, urgent care is a \$45 copay. There is a \$350 deductible but again, that is waived at Habif. So student's costs are quite a bit decreased at Habif. And then, after the deductible met, there's an 80% coverage rate with that insurance plan. You can see the pharmacy copays there on the screen at \$20, \$45 or \$75. This is a fully compliant Affordable Care Act plan. So all primary care is covered. This is just like any other insurance you would receive through the exchange or through an employer. It's going to meet all of those mandates and all of those requirements. One specific thing to note is that members are required to utilize Habif for their primary care needs, and then receive referrals for any other specialty care they might need outside of Habif. That referral requirement is waived for emergency care, urgent care whenever Habif is closed, OB-GYN services, mental health care, and any care that's received more than 50 miles outside of St. Louis. So if your student is on the student health plan, they're home for winter break, they need to go to urgent care, there's no need for that referral requirement if they're more than 50 miles from St. Louis.

Like I said, all students are enrolled in that health plan, but you do have the option to waive out if your insurance that your student currently has meets mandatory minimum requirements set out by the university. Those waivers must be completed between July 1st and September 5th, and they must be done every year. So if you waive out this year and your student still wants to waive out and keep that insurance that you guys have now next year, you will need to do that waiver again every year between July 1st and September 5th. You will need to provide evidence of comprehensive insurance coverage meeting all the university's requirements. A

key criteria in that is the insurance must be in network with Washington University physician's network. All of our medical providers and mental health counselors, psychiatrists are all credentialed through the Washington University physician's network. So we want to ensure that the coverage that your student has will allow them to come to Habif, if they need that, and we also want the Barnes-Jewish Hospital to be a network. That is our partner hospital. It is the hospital closest to the campus so if there is any kind of emergency care needed, we want to ensure that your student has access to that. Physical insurance with United Healthcare Student Resources are not provided. So the students have to log into their account and they can either print a card or most of our students just save a copy of it to their phone that they with them then. That automatic enrollment occurs close to the waiver period, but the waiver doesn't close until September 5th. If your student needs to use that insurance on October 10th, they simple have to log in, choose to enroll early, it's not really early, manually enroll themselves, and then they'll be able to access their card and access those services. But on September 5th all students that do not waive out are automatically enrolled and set up in the system there.

HIPAA information. I know a lot of our parents ask a lot about HIPAA and a release of information. Habif is a HIPAA covered entity so we cannot share information about students' medical records without their explicit consent or in the case of an emergency. I know that's probably very, very scary for a lot of parents thinking about moving their son or daughter 2,000 miles away to a college and not having that information. But we do really encourage our students to keep open communication with their parents. Oftentimes if there's is an emergency situation students are on the phone with their parents in our exam room as we're having conversations about taking them to the hospital or what the next steps are. And then, of course, any time a student is incapacitated or any kind of emergency we're going to be contacting the parents in those situations. So, in addition to that, though, we do have HIPAA release forms available. They must be signed in person at Habif by the student and they must be signed every six months according to our policies.

Some of you all may be aware there is a health and wellness fee. This is separate from that insurance premium that we already talked about. This fee is collected by the Division of Student Affairs, but it does support Habif, and it also supports Sumer Recreation, RSVP center, and Disability Resources. For the 2020-21 school year that is set at 262 dollars per semester. At Habif that supports a lot of our health and wellness promotion activities. We have The Zenker Wellness Suite at Sumer's Rec, which really promotes a lot of wellness activity, and it also helps provide for a limited number of counseling sessions for each student free of charge and without having to bill their insurance. And so that kind of wraps up an overview very, very high level of Habif and the health and wellness resources we have at Washington University in St. Louis. And at that point, Reggie, I'd love to take some questions from parents and dig a little deeper on some things.

**Reggie Gacad:** Thank you, Aaron, for sharing that information. We also wanted to note that, before moving on, the university will be sending a Habif Health & Wellness guide for parents and families to your homes at the beginning of July. Aaron, while hearing you speak, I was reminded of a question I think many families may be wondering. Do students need to upload an existing form or record that documents the vaccines they've received or do they simply input that information directly into the student health portal?

**Aaron Daugherty:** Yes. That's actually just directly in there. We do not require any documentation at this time, but when they log into that, in what's called WebSTAC, where they access a lot of their student information...

Let me step back. That's not in WebSTAC, that is in their student health portal, when they log into that, which they can access at [studenthealth.wustl.edu](http://studenthealth.wustl.edu), they simply input the dates that they've received those vaccinations and then our nurses process that information from there.

**Reggie Gacad:** Thank you, Aaron. We are now going to move on to the question and answer portion of the webinar. As a reminder, please submit your questions via the Q&A feature. Aaron, our first question, this information tonight has been very helpful, where can families find the educational background and specialty information for all Habif medical providers?

**Aaron Daugherty:** Absolutely. If you go to our Habif website, which you can access from [students.wustl.edu](http://students.wustl.edu), and in that top right corner, you can just search Habif. A little trick though you can actually just type [habif.wustl.edu](http://habif.wustl.edu) and that still takes you to our personal page for Habif. And in the right corner, you'll see an area that says, "Contacts," and if you click on that, you will see all of our staff at Habif. You can filter by medical providers, you can filter by mental health counselors. And it lists all of their education, their background, their experience, their specialties in all of those areas. All of our doctors at Habif are faculty in the Department of Medicine at the medical campus as well.

**Reggie Gacad:** Thank you. If families choose not to opt-out of the student health insurance plan are those students covered for all appointments, labs, medicine, and treatment as well as ER visits or hospitalization?

**Aaron Daugherty:** Absolutely. Like I said, it is a fully Affordable Care Act compliant health plan. It covers anywhere your insurance you currently have would cover. There's obviously benefits specific to the policy as far as in-network and out of network students do have access to the entire United Healthcare network which is a nationwide network. There are medical providers in all 50 states and territories. And like I said before, even if you're traveling internationally, that does provide coverage internationally in the in-network rates. So again, there's copays, there's deductibles, things of all that nature but everything you possibly would need your insurance to cover that plan will cover that just like any other insurance plan would.

**Reggie Gacad:** Great, thank you. You mentioned that WashU insurance coverage is for a full year. I'm assuming you mean for a full calendar year of September to September. If not, do student's benefits cover them through June and August?

**Aaron Daugherty:** Absolutely. It is a full calendar year. It is effective on August 1st. So it starts a little bit before students are on campus, especially this year with our late start, but it still will have an effective date of August 1st and it will run through July 31st of next year. And then obviously if our students stay eligible and continue at WashU, it would just pick right up on the next plan year on the next August 1st.

**Reggie Gacad:** Great, thank you. In the opening of your presentation, you mentioned the Health and Wellness Promotion team. How do students hear about the programs and services that that team provides?

**Aaron Daugherty:** So a couple different ways, largely through our website, through our social media. We have a very, very active social media presence. And you can follow our Habif wellness team on Instagram, largely, on Facebook and Twitter. They're posting those things on Wugo, which is the campus scheduling, to see all the

activities that are going on on campus. There's digital screens throughout campus that we market our events on as well. Flyers hung up in the student center. So really that information is out there and those events are usually very, very well attended. Students really enjoy them and really get a lot out of them we found.

**Reggie Gacad:** Thank you. So we've received several questions about the HIPPA waivers. How does this impact students under the age of 18? And for students over the age of 18, does the university accept medical power of attorney documentation in lieu of a HIPPA waiver?

**Aaron Daugherty:** So under 18, so students legally are not their guardian, so we would be sharing according to Missouri law and according to Federal law. We would be sharing medical information with their parents as appropriate. For those over 18, we do accept power of attorney. There's some specific requirements around those. They have to meet Missouri standards. They have to meet university standards. I am more than happy to work with parents individually on that, which I often do every year, so those can be emailed to me. The easiest way is just to send it to [habifinfo@wustl.edu](mailto:habifinfo@wustl.edu) and we can kind of talk through what needs to be in that. The HIPPA release form is obviously very easy as well. We have that up on our website. Students can come in and print out that and sign that anytime as well. Again, I want to reiterate we really are encouraging students at this time to start to develop some autonomy, start to take some ownership of their healthcare needs, and we want students to be able to feel comfortable coming in and discussing things with us in a confidential manner. I also know parents are very concerned about emergency situations and again, in those emergency situations, we are encouraging students to have open lines of communication. They are typically on the phone with their parents when those decisions are being made and we're having those conversations. And then again of course in those emergency situations where students are incapacitated, unconscious, otherwise can't make those decisions, we are contacting parents of those emergency needs.

**Reggie Gacad:** Aaron, we have a couple of questions regarding insurance. If a family decides to waive the WashU insurance but then the student later loses coverage on their family plan, perhaps because of a job change or loss of employment, can the student purchase WashU health insurance mid-year? If so, what's the charge?

**Aaron Daugherty:** Yes, they absolutely can as long as there's a qualifying life event, just like with any other insurance change under Affordable Care Act. So if a parent loses a job, or even if the parent's employer changes insurance and the new plan is no longer in-network with St. Louis, that would be a qualifying life event and we would be able to enroll your student at that point in the university health insurance plan. The cost is--- you take that \$1,942 and divided it by 12. I think right now it's about \$362 a month so they do prorate that. And even for a partial month, that's usually prorated to about \$5 a day for the partial month. So we're able to prorate those plans and enroll students-- we enroll them throughout the year frequently.

**Reggie Gacad:** Great. And what would their best way of communication with you all be if that were to happen?

**Aaron Daugherty:** Absolutely. Anything related to insurance, your best option is to email [studentinsurance@wustl.edu](mailto:studentinsurance@wustl.edu) and we monitor that email daily and we're able to kind of process those things pretty quickly.

**Reggie Gacad:** Amazing, thank you. If students opt out of the student health insurance and use outside insurance, can they still get their prescriptions filled at the on-campus pharmacy?

**Aaron Daugherty:** Absolutely. And at Habif as well, we take all forms of insurance at Habif. That is one of the reasons why we require that they be in-network with Washington University Physician's Network and our pharmacy is a fully functioning pharmacy that can accept generally any pharmacy benefits plan available.

**Reggie Gacad:** Thank you. Would you be able to talk further about the pros and cons of choosing either option, whether to be on the university's plan or the opting out of the student health insurance plan?

**Aaron Daugherty:** Yeah. I think that's going to be individual for each family and what meets your needs. I will say that it's a very, very good, very robust insurance plan for less than \$2,000 a year. I kind of wish I could put my children on it because that would be cheaper I think than what our employer coverage is. It is a very, very good plan. Especially when they're using Habif, they have no deductible. It's only \$10 for a visit. The 80% coverage after deductible is met is a very good arrangement as well. So for that sense, I think it's a really good plan. But for some families, it just makes more sense to keep them on their personal insurance if they have a family plan and several children covered that might make more sense for them. But something really nice if a student is utilizing counseling at Habif, like I said they get a certain number of free sessions or I shouldn't say free but sessions that are covered by the health and wellness fee. And then if those run out and they still need a few more sessions to kind of work through some situations, it's only going to cost them \$10 each visit. We have some students who choose to wave out and they hit that point and with their out of, or not out of network, but with a high deductible plan, they might be paying \$180, \$200 for a counseling session as opposed to that \$10 with the student health plan. So there definitely is some benefit there. You know exactly what you have at Habif especially with those high deductible plans, there can be a lot of surprises sometimes. And our concern is just that students don't and their family don't have any financial burden that's going to prevent them from being able to complete their education at Washington University or anywhere else for that matter. We want to really ensure they have proper coverage and a high level of coverage to meet those needs.

**Reggie Gacad:** To clarify, the university student health insurance plan, does it provide in-network coverage while students are abroad?

**Aaron Daugherty:** It does. Yeah, internationally it is in-network coverage. A lot of times-- any time you use United States based insurance abroad, you're going to pay out of pocket and then have to get reimbursements when you get back to the United States. Most international medical providers just don't process insurance the way that we do. But once you get back home and you're able to process those things for reimbursement, it will be covered at the in-network rates.

**Reggie Gacad:** All right. Thank you. Shifting gears a little bit from insurance, how do student make an appointment with Habif?

**Aaron Daugherty:** So typically we make most of our appointments through the student portal, and hopefully at some point we will get back to where that's available. It's a fantastic system. We have appointments that open up-- I think it's 18 hours in advance of when they occur. So if a student wakes up at 3 in the morning with

a migraine headache and they want to see our doctor the next day, they can hop online right there, find an open appointment, and schedule that. Also typically we would have walk-in availability so students could just kind of walk in, and it'd be a longer wait. Because of COVID-19 though, we are not doing online appointment booking and we're not doing any walk-ins right now, simply because we need to be able to screen every patient before they come into the clinic to determine if they have COVID-related symptoms, what our response needs to be for that. So just like most of your physicians, most urgent cares are not doing walk in right now. Everything needs to be screened before students come in or patients come in. So right now they would call our nursing department at 314-935-6677. Our nurses would then be able to screen them and schedule them for an appointment at the appropriate time.

**Reggie Gacad:** Thank you. Are there certain first aid supplies or medical supplies that you recommend students bring with them to campus?

**Aaron Daugherty:** Absolutely, and like Reggie said, there'll be some written information coming out to parents here in the next few weeks and that is listed on one of the brochures. Just kind of just general first aid that they're comfortable using at home, bandages, ACE bandages, hot and cold packs, things like that, a thermometer. And then over-the-counter medications that they're familiar with, that they know how to take. If they're used to taking Motrin brand ibuprofen, send them with Motrin. Don't send them with the off brand that they're not familiar with. You just want your students-- that they know the label, they know how to take it, cough medicine, allergy medicine. A lot of our students who do not have allergies discover that when they move to St. Louis they do. They're going to be exposed to a whole new level of allergens that they're not maybe accustomed to on the west coast, or the east coast, or in Florida. So send them with allergy medicine, but again things that they are comfortable with, that they know how to take. That'll be really, really helpful for them.

**Reggie Gacad:** Great. So you'd mentioned a little bit about the hours. How close and accessible are urgent care centers in case students need to use them after hours?

**Aaron Daugherty:** Yeah, absolutely. There is an urgent care center - Total Access Urgent Care - that is in network with our student health plan, and that is about a half a mile south of campus down Big Bend Road. So very, very close-- I mean, if a student really needed to, they could walk. I'm sure if they're sick enough to be there, they'd probably rather not. But they could catch an Uber down there. There's a Metro bus that goes down that route as well. So it's very, very close. And then aside from that, there's Barnes Jewish Hospital and their emergency department. We would prefer students to use urgent care rather than emergency care-- more appropriate most times. But the emergency department is there available as well when needed, and that is a short Metro Link ride away from campus.

**Reggie Gacad:** Great. Thank you. If a student needs to visit a specialist, are referrals something that Habif does? Is that service available at Habif?

**Aaron Daugherty:** Absolutely, yeah. We do make referrals. Like I said, on the student health plan, they are required to use Habif for their primary care. So we would be their first stop, and then if they need a referral for dermatology or orthopedics or cardiovascular, any other care, we would make that referral with them, we



don't just do that for students on the student health plan obviously. If students on their parents' insurance come see us and need a referral for a more specialized care, we will absolutely work with them to make that happen.

**Reggie Gacad:** Great. If a student experiences a sports injury, is Habif able to assist there?

**Aaron Daugherty:** If they are a club athlete or playing a recreation sports, we can absolutely see them for some assessment. We might end up referring them for orthopedic or if an MRI is needed or if it needs physical therapy. If they are an NCAA varsity athlete, then those needs are all provided within the athletics department through the NCAA and their doctors that they have with that program.

**Reggie Gacad:** You'd mentioned earlier about flu shots every year. Are flu shots available through Habif?

**Aaron Daugherty:** They absolutely are, and we encourage every student to come and get them. We will have those available, usually right in the beginning of October. They can be done. Students can make an appointment to come in and get that done very quickly, and then we also offer flu shot clinics on campus through our health wellness promotion department. So they can kind of keep an eye out on those monitors and those flyer boards for information about that. We usually offer two to three of those where they're done on campus, a little more convenient for students. Just kind of go, wait in line and get that done, but we absolutely encourage it. Especially with COVID this year, flu is going to complicate things quite a bit. We absolutely encourage our students to get their flu shot, and definitely provide that at Habif. If it's done at Habif, it's going to be billed through their insurance, but that is preventive care. It is covered 100% by all Affordable Care Act plans.

**Reggie Gacad:** Thinking about the staff, are the physicians at Habif affiliated with the WashU Medical School?

**Aaron Daugherty:** They are. They are all faculty at the WashU Medical School. Their assignment being at Habif and they are credentialed to the Washington University Physicians Network, which is the broader network for all doctors within the Washington University system, both at Danforth and the medical school campus.

**Reggie Gacad:** Great. Thank you. We have a family member ask, how would we know what the charge is for a Habif visit if our student is not enrolled in the WashU plan?

**Aaron Daugherty:** That would depend on your insurance and the contracted rates through the physician's network. If you have a high-deductible plan, that could be anywhere from \$85 to \$200. If you have a more traditional plan, it would be whatever your copay rate is so \$10, \$15, \$20, \$25. Whatever your copay for primary care would be your copay at Habif.

**Reggie Gacad:** What are some health and wellness related conversations, should families be having, or what are some health and wellness related conversations, families should be having right now, with their students, this summer, to help prepare them for the fall?

**Aaron Daugherty:** That's a really, really fantastic question. I'm really glad somebody asked that. Just talk to them about what it means to be healthy, right? So that covers a variety of things, eating habits, sleeping habits.

Students are going to come to WashU, and they're going to have opportunities for different activities. We want them engaged in those things, engaged in recreation, all of that type of stuff. Talk to them about their family history. If you have a history of illness in your family, they should be aware of it. They should start to be kind of cognizant and watching for those warning signs, be aware of that as well. Make sure they know how to schedule a doctor's appointment. Again, this is a growing time for a lot of our students, and this is the first time they're going to kind of be responsible for some of their healthcare needs. So whatever information you feel that you need to help them prepare for that. And as well, with the COVID situation this year, really talk to them about following the healthcare guidelines the university will be setting out about social distancing, about proper mask wearing, about hand sanitation. That's going to be really, really important to keep them healthy throughout this school year. So those are all really fantastic conversations. You're going to have some more information coming to you, like I said, in a few weeks that talks a little bit about alcohol use, and sexual health, and healthy relationships, and sexual violence. And unfortunately, like any other college campus, those are some situations that we need to be prepared to address, so having conversations with your students about what consent means and how they plan to engage, if they do, in alcohol, what that looks like and how to be responsible and how to be safe and how to be healthy. Those are all very valuable questions or conversations to have with your students over the summer.

**Reggie Gacad:** Great. Thank you. Does Habif provide allergy shots?

**Aaron Daugherty:** We do. That might be something that we are going to have to suspend this year with COVID. We are really looking at what our operations are going to look like. We are in the process of planning to provide two separate clinics and have essentially one for our typical needs and then one for any kind of COVID-related sickness, respiratory illness, with separate waiting rooms and just really ensuring proper distancing throughout them. Because of that, we may have to suspend allergy shots this year. We will certainly help students find a provider in the community that can do that for them. If we can work through things, there's a potential we will provide those. We typically do, but that's a bit of an unknown right at the moment.

**Reggie Gacad:** Thank you. How does a family decide or determine if their insurance meets the WashU health insurance requirements?

**Aaron Daugherty:** Couple of the things. The criteria is all listed on our website. If you go to SHS or [habif.wustl.edu](http://habif.wustl.edu) and just search "waiver", that will bring up that information for you. You can read through that criteria. You'll need to have some conversations probably with your insurance provider about your deductibles and out-of-pocket maximums, things of that nature, to meet those criteria. The big ones that usually the parents have a hard time working through is the ensuring that it's in network with Washington University Physicians Network. That is really, really easy. You can actually just go to [physicians.wustl.edu](http://physicians.wustl.edu), and they have a list there of all of their in-network insurances. So that's very, very helpful. And then the other one is making sure your insurance is in network with Barnes-Jewish Hospital. And typically, a conversation with your insurance provider about that-- they can look up Barnes in their system and ensure that it does meet that in-network requirement. If you have any questions, absolutely email at [habif--@wustl.edu](mailto:habif--@wustl.edu) or [studentinsurance@wustl.edu](mailto:studentinsurance@wustl.edu) and we can help work through that with you.

**Reggie Gacad:** Perfect. Thank you. What resources does Habif provide those students in recovery from substance abuse?

**Aaron Daugherty:** So one of our health and wellness promotions, she is a alcohol and other drug specialist. So that is her area of expertise. There's a lot of preventative work on campus, with students, around substance use and substance abuse, and she also helps to facilitate a recovery center. So we do have a recovery center on campus that is a sober area for students in recovery, to go and visit and then spend time with other students in recovery, if they just need a quiet place to some studying, and to kind of be away from some of those elements that might cause a temptation. That's available as well. I honestly don't know where it's at on campus. I haven't been in it. I wouldn't say its private, but it's definitely kind of private for those students that need that service, to ensure they're really just there for that. So if any student is in recovery and going to be interested in that program in Habif, send me an email at [habifinfo@wustl.edu](mailto:habifinfo@wustl.edu), and I will get you in touch with our alcohol and other drug specialist, to make sure they're connected with those services as they need them.

**Reggie Gacad:** Great. Thank you. I know you mentioned briefly during your presentation and a little bit during our conversation, but could you talk more about the mental health services that the university provides students?

**Aaron Daugherty:** So, again it's a wide variety of services available, counseling, individual, group counseling, and psychiatry. The services are really geared around short-term, brief intervention model. So if your student currently receives counseling on a weekly basis and that's something they need to continue, counseling at Habif is not going to be the best solution for them. Most of the counseling services we provide are for things that-- kind of newer, anxiety related to the transition, things that come up while they're at university, and we can help them and support them through that. Typically, they're going to be seen two to three times a month for a few months, and then would transition from there. But if they do need that more intensive weekly therapy service, we have a care manager who is able to help connect them to those services in the community.

There is a database that is linked to off of our website where you can go and search for therapists in the community, counselors, and psychiatrists. You can put in the insurance you have. If you're looking for persons of color to provide those services, if you're looking for somebody with expertise in LGBTQ issues, you can filter all those things and help them find a counselor in the community. So if your student is going to be in need of that, we really encourage you to spend some time this summer to start working on that transition. You can contact our care manager, and we can get you in touch with her, and she can help to start to plan that referral as well.

But at Habif, specifically, as far as the individual counseling, again, it's more geared towards short-term, brief therapy. And then we have our group program as well. We have a very, very robust, wonderful group program. Like I said, some of those are just drop-in sessions where students can kind of come in-- if you want to come to a group once a month, you can come into that group and learn some new things about anxiety or about mindfulness, about eating disorders and healthy eating. Or we have more intensive set groups where the same members are part of that group and they're going to come every week for 6, 8, 12 sessions and really work on a

more intense skill set. So all of that information is on our website, the groups we offered this year. We will offer a very similar array of groups next year as well.

**Reggie Gacad:** And we have a number of folks asking about dental and vision coverage. Is that separate from the student health insurance plan? Is that together? What does that look like?

**Aaron Daugherty:** It is separate. You can find that information on our website. There is optional dental and vision. Those are great plans as well. Typically-- well, more of our graduate students enroll in those, but they are available on there for the undergraduate students as well. We do not provide any dental or vision services on campus. As far as vision, oftentimes our students go to the medical campus and receive vision care through Barnes Jewish Hospital, through their vision program, and then our nurses are always capable of helping students connect to a dentist in the community or eye care in the community as well.

**Reggie Gacad:** Great. And if a student has, say, a psychiatrist prescribing them medication, how should that be managed? Should the student keep their current provider? How would they get those prescriptions?

**Aaron Daugherty:** Good question. So kind of like with the counseling, if the student's receiving kind of more regular counseling sessions, if they're already established with a psychiatrist at home, we encourage them to communicate with them and try to continue that relationship. What our students oftentimes do, is see them in the summers, and then see the psychiatrist again at winter break when they're home for that ongoing care. They can certainly fill the prescription at our pharmacy on campus. We really do encourage you to continue in that relationship if you have an established relationship. For those students who don't have a psychiatrist, or for whatever reason they need more frequent check-ins, and their psychiatrist isn't comfortable doing that at a distance, like I said, we do have six licensed psychiatrists at Habif filling about two full-time positions. So kind of for part-time capacities, but we can definitely work with your student to get them in there, to see them as well if that is a needed option.

**Reggie Gacad:** Aaron, to clarify, does Habif only have the one location on campus, or are there satellite locations around the area?

**Aaron Daugherty:** We do have one satellite location in the fourth floor of Seigle which is one of the buildings primarily used by the law school. We have three counselors that see students there in a typical year. Those three primarily see graduate students, but we definitely have some undergraduate students that go there as well. And frankly, that's just because we ran out of space at Habif and we wanted to expand our mental health services and keep providing more and more mental health availability for our students and we didn't have enough offices left so we took some space over in Seigle Hall. But the majority of our services - especially all of the medical services - are provided at our main location there on the South 40.

**Reggie Gacad:** Great, thank you. Do families who have billing questions need their students to complete a HIPAA waiver?

**Aaron Daugherty:** Yes. Typically, if the students are on the student health insurance plan then that is their insurance, and they absolutely would need a HIPAA waiver then for us to be able to communicate with parents

because that is their insurance. If students remain on their parents' insurance coverage, and the parents are obviously paying the bills because they get the insurance EOBs, but if you needed some more in-depth information about that, the student would need to sign a HIPAA waiver, HIPAA release, for us to share that information.

**Reggie Gacad:** Great, thank you. How would a student go about transferring their ongoing prescriptions to the WashU pharmacy? Is there a form to do that or would they-- who would they get in contact with?

**Aaron Daugherty:** There is, yes. Again, if you go to our website, I'm going to keep referencing our website, we've put a lot of work into it. It has a lot of information. So if you go to the students.wustl.edu, if you can go to the Habif page and you can search for pharmacy, you will find the information about transferring prescriptions and there is a form you can fill out very, very quickly. Our pharmacy right now for the summer month is only open Tuesday, Wednesday, and Thursday, but our pharmacist is very, very quick to respond to that, help you all, get that set up, get those transfers done.

**Reggie Gacad:** Great, thank you. Aaron, we know that right now it's a pretty stressful time for everybody on top of a new student starting in the fall. What kind of stress-reduction workshops or resources are offered?

**Aaron Daugherty:** Our mental health team is just amazing, and within that, I would include our whole health and wellness promotion team. Jordan Worthington is one of our Assistant Directors of health promotion specializing in mental health where she's a social worker as well, clinical social worker, and they've done a variety of things even while we weren't on campus throughout the spring and summer. And then we'll continue to do that into the fall and offering workshops. We have those groups that I mentioned. Several of those are related to kind of anxiety related to transitioning to the university to help students. It's an exciting time, but it also, absolutely it's a very, very stressful time. So we would support them through that. They've acquired some other workshops through that, skill-building to kind of address some of that anxiety. And then one of the things that Jordan offers is what's called Mindfulness Bootcamp. So mindfulness, if you're not familiar, is a really, really great modality for helping to process stress and work through anxiety, and that is something that she offers for all students. So there will be information available about that as well to kind of really become an expert in mindfulness, to become an expert in owning that ability to kind of work through that stress.

**Reggie Gacad:** What services are available to support a student who is recovering from an eating disorder?

**Aaron Daugherty:** We have an eating disorder team. It is an interdisciplinary team. At Habif, we have a medical doctor that has a considerable amount of experience with supporting students who have eating disorders. We have several counselors with a considerable amount of experience in that area and psychiatrists as well. And then we have not an employee of Habif, but it's about a day of week, which works for us, about a day a week, a nutrition through dining services that can help the students work on developing appropriate meal plans and things like that for eating disorders. So that team is able to really, by extensive assistance for those students and anything beyond what they can provide there on campus Habif worked with community resources to help provide that support needed. So if you have a student who is in recovery from an eating disorder or is still actively addressing that, we absolutely will support them once they come to campus.

**Reggie Gacad:** Right, thank you. Aaron, we have some family members asking some questions in terms of counseling and therapy. Are students able to see the same mental health clinician for each visit? If so, how many are offered to students to be able to access?

**Aaron Daugherty:** Yeah, once students have connected to a therapist, they do remain working with that therapist. While they're in that period where they're working through whatever situation they're working through, and so they will remain with the same counselor, the same therapist. Typically, we're moving to a model where we really are trying to address student's needs in a different way. But historically, students can get up to 16 sessions in an academic year, the first nine of those being covered by the health and wellness fee and then beyond that, through insurance or private pay. To answer that first question, it's not a ring around the Rosie of counselors once they're assigned to a counselor, they do remain with them to continue to work on developing those skills.

**Reggie Gacad:** Thank you. Aaron we're going to ask one last question for the evening. Families as a reminder, any questions that we were not able to answer during this webinar, will be addressed via email directly to the person who posed the question, panelists or Aaron, rather, thank you so much for the information you shared tonight. What is one last thing that family members can do this summer to prepare for the fall semester?

**Aaron Daugherty:** Not to reiterate it but I think it really is just important just have those very, very important conversations with your students. They are going to have a lot of freedom now. This is a whole new next stage of life. Just really have those conversations with them about what it means to be healthy, what it means to take care of themselves. What healthy relationships look like. They're going to be forming new relationships with peers on campus. So talking about that and then with being COVID-19 will be a heavy subject this year, really talking about following those protocols and following those health guidelines that the university is going to be laying out. I know I don't have a college student. I know my 12-year-old is not a fan of wearing masks in public. But we've had that conversation about the importance of it and how that's protecting himself and protecting other individuals, and the social distancing, we know a lot of our students, they've been social distancing for a long time, and they're ready to go to college and maybe have a little bit of freedom, but just really, really encouraging them to stay mindful of that. So that we can have a healthy campus and have our fall semester not interrupted by another outbreak of COVID. So just really, really encourage parents to just sit down and have some of those conversations with their students this summer. And talk to them about that kind of new role of owning their healthcare and the importance of that.

**Reggie Gacad:** Aaron, the information you provided this evening was extremely helpful. I'm confident that families have watched students learned a lot from your presentation. Families, we hope you learn valuable information this evening. Stay tuned for our next webinar, a conversation with Student Financial Services occurring on Tuesday, July 14. You'll be able to register for this webinar at [families.wustl.edu](https://families.wustl.edu). We'll see you then.