

# How Hazel works with insurance

## And how to explain our no-cost model to families



**Any enrolled student can access Hazel's virtual healthcare services at no cost.**

Just like a regular healthcare provider, Hazel bills the student's health insurance for services rendered. Any remaining costs to the family (e.g., copays) are covered by our district or government partner. If a student is verified as uninsured, their care is still 100% covered.

### Details for families who might be hesitant to provide their insurance info:



#### Families pay \$0 out-of-pocket

Services from Hazel are 100% covered. Anything a student's insurance *doesn't* cover is paid for by district or government partners.

#### How does it work?

- Hazel only bills the insurance company — the family will not receive a medical bill from us (even if there's a remaining balance, like a copay).
- Families may receive an Explanation of Benefits (EOB) from their insurance company. This is not a bill. The family does not need to take any action.



#### Coordinate in-network care

If a student needs care outside of Hazel, we will make every effort to find providers who accept their specific insurance plan.

#### What can Hazel do?

- Make referrals to in-network providers or specialists.
- Send prescriptions to in-network pharmacies to minimize out-of-pocket costs.



# What should I tell parents to expect?

Hazel verifies insurance status and collects insurance info during the enrollment process.

**Families with insurance can provide their info in two ways:**

## Provide insurance info via the Hazel consent form

- 1** To receive Hazel's services, a student's guardian must complete a consent form. It is fastest to do this online — but we also offer paper consent forms for families who prefer it.

**To avoid processing delays in enrollment, please remind families to keep their insurance card handy when they complete consent!**

### **How families can complete consent online (easiest option):**

1. Visit [hazel.co/get-hazel](https://hazel.co/get-hazel) → Type in your school district → Click "Sign up" on your school district's Hazel page.
2. In the online consent form, families can upload photos of the front and back of their insurance card, or type in their insurance details manually.

### **How families can complete consent via paper form:**

1. Invite the guardian to come to school and complete the form in person.
2. Once consent is complete, follow your school's process for compiling and sharing paper consent with Hazel Health.



## Call Hazel Health directly

- 2 Families can submit their insurance information over the phone by calling Hazel Health directly at **1-888-541-7063**.

*\* Note: In some cases, during the call, the Hazel Health team will send a URL via text message to the family to submit insurance.*

## What if a student doesn't have health insurance?

Students verified as uninsured can still access Hazel's services at no cost. See [hazel.co/help/faq](https://hazel.co/help/faq) for more info.

