QUEER & TRANS STUDENT WELLNESS GUIDE

A GUIDE FOR LGBTQ+ STUDENTS NAVIGATING HEALTH AND WELLNESS RESOURCES AT THE COLUMBIA UNIVERSITY MORNINGSIDE CAMPUS

UNDERGRADUATE STUDENT LIFE
Multicultural Affairs

Multicultural Affairs
LGBTQ @ Columbia
INTRODUCTION

The Queer and Trans Student Wellness Guide was created by the Queer and Trans Advisory Board (QTAB) with support from LGBTQ @ Columbia, Multicultural Affairs, and the Queer and Trans Resource Team for LGBTQ+ undergraduate students. The Queer and Trans Advisory Board is a collective of undergraduate Columbia College and Columbia Engineering students who work with Multicultural Affairs to develop recommendations and advocate for the needs of LGBTQ+ students within Columbia College and Columbia Engineering.

This guide was created to help LGBTQ+ students at Columbia easily navigate and access wellness resources, as well as help LGBTQ+ students learn what resources are currently available to them. Accessing wellness resources can be daunting. We hope that this document will alleviate some of the stress that students may face in the search for resources. While there are a variety of wellness resources available, Columbia Health is able to take feedback and recommendations on resources and services that may be needed by student communities on campus.

This guide was created by students and is intended for students. Therefore, it is a living document. QTAB and Multicultural Affairs are always willing to receive feedback and suggestions on the guide's structure and what resources are or are not included in this guide. Direct your feedback to qtab@columbia.edu.

This document is maintained by LGBTQ @ Columbia and will be regularly updated in consultation with QTAB as needed. For questions about the maintenance of this document, please email lgbtq@columbia.edu.
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MENTAL HEALTH RESOURCES

DEFINITION OF PRIVACY AND CONFIDENTIALITY:
Because mental health is a sensitive topic, it is critical to establish confidentiality surrounding these discussions. **What is confidentiality?** Medical confidentiality involves an established limit on accessing information discussed between a patient and their health provider.

Columbia Health adheres to confidentiality standards when it comes to your health. Your health records at Columbia Health, within both Medical Services and Counseling and Psychological Services, cannot be shared with faculty members or deans without your written permission in most circumstances. Exceptions to the confidentiality policy are when they suspect your life is in danger or if they believe a child is being abused. Your rights as a patient are listed in the [Patient Bill of Rights and Responsibilities](#).

If you are registered with Disability Services or request accommodations for any reason, this information will not be listed on your Columbia transcript. If you are under the age of 18 by the time you start your first year at Columbia University, you will have to submit a [minor patient authorization form](#) signed by your parents/guardians.

The exact services you use at Columbia Health will not show up on your E-bill, even if you have insurance from another source (such as your parents’ insurance). If you use external resources housed at Columbia (ex. getting a prescription that you would fill at an external pharmacy or getting a blood test sent to an external provider), these services will show up on your insurance as a separate charge.
COUNSELING + PSYCHOLOGICAL SERVICES:
All of the professionals at Counseling and Psychological Services (CPS) are qualified to address the full range of concerns that students may bring to counseling. However, some staff members have more experience working with LGBTQ+ students. Below is a list of our CPS professionals who have specialized experience working with LGBTQ+ students.

- Kori Bennett, Clinical Psychologist
- Motoni Fong Hodges, Senior Clinical Psychologist
- Wardeh Hattab, Licensed Social Worker
- Ernesto Lira de la Rosa, Psychologist
- Adam S. Johnson, Clinical Psychologist
- Helene M. Keable, Senior Psychiatrist
- Julia K. Perault, Licensed Clinical Social Worker
- Sherina Persaud, Clinical Psychologist
- James A. Pollock IV, Clinical Psychologist
- Margaret B. Walker, Senior Clinical Psychologist
- Addette L. Williams, Senior Clinical Psychologist

If a situation is urgent and a particular staff member is not immediately available, it is best to start treatment with the first available staff member. Students are always welcome to switch to a different staff member at a later date.

Some members of the Sexual and Gender Identity CPS team offer drop-in counseling, which allows students to talk with a clinician without making an appointment. View the list of drop-in hours and locations online. Hours and locations are subject to change, so always check the website before visiting a CPS office. Sessions are first-come, first-served.

There are multiple identity-based support spaces offered by CPS. There is a support space for LGBTQ+ students. Students can attend whichever support spaces they self-identify with and can also attend multiple support spaces. Contact Associate Director Anne Goldfield (ag255@cumc.columbia.edu) regarding all support groups and other CPS group offerings. Currently, Dr. Kori Bennett is hosting Gender and Sexuality Drop-In Hours.

Contact Dr. Bennett (kb2863@cumc.columbia.edu) for more information on Drop-In Hours.
**Alice! Health Promotion:**
Alice! seeks to make students and the University community healthier by connecting individuals and groups to information and resources, cultivating healthy attitudes and behaviors, promoting health, supporting policy, and fostering a culture that values and supports health. Alice! offers a wide array of services that can be viewed on their website. To get in contact with Alice!, email alice@columbia.edu or call (212) 854-5453.

**OMBUDS:** [click to schedule an appointment](#)
The OMBUDS office serves Columbia students, alumni, faculty, and staff. It is a place where you can confidentially discuss and find solutions to workplace issues, academic concerns, issues relating to administrative processes, request explanations and interpretation of policies, and many other issues or concerns. An OMBUDS officer is a neutral third party who can help you resolve conflicts or problem-solve through informal means such as counseling, negotiation, and mediation. Keep in mind that OMBUDS officers can break confidentiality if there is an imminent risk of serious harm, threats to public safety, or if compelled by a court of law.

OMBUDS officers are available for phone, in-person, or virtual appointments on the Morningside and CUIMC campuses. Meetings range between an hour to an hour and a half and are driven by you. The process is informal and initiated by visitors to the office.
If you don’t know how to approach an issue, the OMBUDS office is a safe place to start. OMBUDS officers emphasize developing strategies you can use before you decide it’s necessary to begin one of Columbia’s formal administrative processes. The OMBUDS office does not make administrative decisions or have the authority to change disciplinary action. Additionally, OMBUDS meetings are off the record, which can make talking about issues less intimidating.

**Nightline: (301)-715-8592**
Nightline is an anonymous (but not confidential) peer listening service that is staffed by trained and certified Columbia undergraduate students. Students call Nightline to talk about a wide variety of concerns—from relationships, eating disorders, depression, and academic stress. No problem is too big or small for a Nightline listener to help you through. Because listeners are anonymous and non-judgmental, some of the stressors and anxieties around confiding in another person are absent in a conversation with Nightline. Sometimes, it can be easier to talk to a peer who can relate to what you’re going through or to someone that you don’t know.
EOAA: Click here to Report an incident
The Columbia Office of Equal Opportunity and Affirmative Action's mission is to prevent and respond to incidents of discrimination and harassment by developing and implementing policies that address a range of issues in accordance with the appropriate federal, state, and local anti-discrimination laws. These issues include discrimination, harassment, gender-based misconduct, permitted and prohibited relationships, and the duty to report and the duty to act. Click to report an incident

Taking a Leave of Absence:
If students in Columbia College and Columbia Engineering feel that their current academic responsibilities pose a risk to their mental health, they can pursue a leave of absence. As a first step, students should reach out to their Advising Dean in the Berick Center for Student Advising. It is important to remember that advisors can serve as a resource outside of an academic context; they are a student’s main point person and connection for other campus resources. To contact CSA directly, email them at csa@columbia.edu.

For all other students at the Columbia-Morningside Campus, different schools and colleges have different policies and procedures about leaves of absence. More information about leave policies for Columbia College and Columbia Engineering is located in the Additional Health Resources section of this guide. Please visit your relevant Student Advising or Student Life Office for more information.
SEXUAL HEALTH

INTRODUCTION
For the purpose of this guide, sexual health will refer to the maintenance of your wellbeing during sex with yourself and others. This section will discuss how to practice safer sex and access care. It will also address topics such as risk reduction and consent. This guide aims to empower all students with the knowledge of available sexual health resources. Please note that the resources and services mentioned below are not exclusive to students who experience sexual attraction and engage in sexual activities.

Seeking Care for Sexual Health:
The following on-campus offices provide sexual health services:

- **Alice! Health Promotion**
  - Contraceptive counseling
  - Prevention/assessment/treatment of STIs
  - Examinations of the thyroid gland, neck, lungs, heart, chest, abdomen, and skin
  - Cervical cancer screenings (PAP smear)
  - Genital concerns (e.g., prostate issues, testicular pain, problems with erections, early ejaculation, etc.)

- **Gay Health Advocacy Project (GHAP)**
  - HIV testing and treatment
  - Sexual health peer counseling
  - PEP (post-exposure prophylaxis)
  - PrEP (pre-exposure prophylaxis)
  - STI testing

- **Columbia Medical Services:**
  - STI testing
  - Urinary tract infection
  - General reproductive and sexual health
  - Breast pain/problems
  - Birth control consultations and follow-ups

How do I make an appointment with Medical Services?
- Appointments can be made by calling 212-854-7426 or visiting secure.health.columbia.edu. You can also make an appointment in person on the third floor of John Jay.
Appointments with Columbia Medical Services providers are covered by the Student Health Fee and will not show up on insurance. Test results and lists of services accessed will show up in your Columbia Health Portal, which is only accessible with your UNI and password. If you receive a medical service or treatment from an outside provider, the insurance claim will include the provider name, facility, and associated benefits. The exact reason for the visit may not be apparent, but be aware that certain facilities may have certain connotations. Prescription names are available to view on insurance claims.

**Consent:**

*What is sexual consent?*

Consent is permission for something to happen or an agreement to do something. There are several critical components of sexual consent:

- Consent is an active process of willingly, knowingly, and freely choosing to participate in sex of any kind with another person(s).
- Consent is a shared responsibility for everyone who wants to engage in any kind of sexual interaction.
- Consent requires voluntary, sober, enthusiastic, creative, informed, mutual, honest, and verbal agreement.
- Consent is ongoing and must be asked for every step of the way. If you want to move to the next level of sexual intimacy, just ask.
- Consent can be withdrawn at any time and consenting to one sexual activity does not automatically mean consenting to another.
- When there is an invitation of sex of any kind and consent is mutually given or affirmed, the answer on everyone’s part is an enthusiastic, resounding “Yes.”

Consent can be given using words or actions—as long as those words or actions clearly communicate willingness to engage in the sexual contact or activity. It is important not to make assumptions. If there is confusion or ambiguity, participants need to stop and talk about each person’s willingness to continue. Fundamentally, consent requires communication. In sexual relationships, consent is about communicating your own interest, listening to your partner’s interest, and moving ahead with sexual activity only if you both agree.
**Columbia University Sexual Violence Response:**

Sexual Violence Response (SVR) provides trauma-informed and confidential support through crisis counseling/intervention, advocacy, prevention, and outreach. The services offered by SVR include:

- Abusive relationship support
- Male survivors of violence support
- Sexual assault support
- Sexual harassment support
- Stalking support
- Survivor advocacy
- Survivor care packages
- Temporary order of protection
- Trauma support

SVR Lerner is available on-site for walk-ins on Monday, Tuesday, Thursday, and Friday from 9 am-5 pm. SVR CUIMC is available on-site for walk-ins Monday and Wednesday from 9:30 am-5 pm. SVR also offers virtual appointments daily until 6 pm. Please call 212-854-3500 to schedule a virtual appointment. **For urgent or after-hours support, please call the 24/7 helpline (212-854-HELP/4357) to speak with an advocate.** Click here for assistance calling internationally.

If you have any questions regarding sex or safer sex, check out [GoAskAlice!](https://www.goadkalic.com)
Columbia Health offers a number of services for transgender and nonbinary students (Note: the Columbia Health website uses the term “gender expansive” when referring to non-binary and gender non-conforming individuals).

These services include counseling for sexual and gender identity issues, hormone therapy, LGBTQ+ support and sexual health peer counseling, gender-affirming surgery consultations, support groups, and drop-in support.

Explore the links below for more information, including how to access each service:

- Sexual and Gender Identity Issues
- Hormone Therapy
- LGBTQ Support and Sexual Health Peer Counseling
- Gender-Affirming Surgery Consultation
- Support Groups
- Drop-in Support

**Editors’ Note:** Trans and non-binary people all have different paths and there are many different ways of existing. Medical transition (hormone replacement therapy and/or gender affirmation surgeries) is not always a part of a trans or non-binary experience. Transitioning looks different for everyone. Medical transition requires personal reflection about which aspects of a medical transition—if any—are right for an individual.

**Introduction— Initial Information available on the Columbia Health Website:**

- Columbia Health offers a number of services for transgender and nonbinary students (Note: the Columbia Health website uses the term “gender expansive” when referring to non-binary and gender non-conforming individuals).
- These services include counseling for sexual and gender identity issues, hormone therapy, LGBTQ+ support and sexual health peer counseling, gender-affirming surgery consultations, support groups, and drop-in support.

**Planning for Gender-Affirming Surgery:**

- Gender-Affirming Surgery Consultation: Students interested in gender-affirming surgeries may begin the process by consulting with their Medical Services provider as well as the Insurance Office.
- The Columbia Student Health Insurance Plan through Aetna includes benefits for surgeries. Some students who pursue surgery begin the process with knowledge of particular surgeons and procedures. Regardless of one's knowledge level, a consultation with the staff at the Insurance Office will provide students with accurate and helpful information about coverage.
CPS Assistance for Letter-Writing:

- In order to undergo gender-affirming surgery, most surgeons and insurance companies require one or two letters from a licensed professional stating that you are ready for surgery. Typically, one letter is required for top surgery, while two letters are required for bottom surgery. **CPS now offers this letter-writing service.** There is no need for you to be referred off-campus for this service. **Note:** Depending on the surgeon and insurance company, it is sometimes required that you acquire two letters from different places. In this case, CPS would not be able to provide both letters. However, CPS can write the first and more important letter and can refer you to another professional for the second.

Hormone Therapy:

- Note: Every body is different and hormones may affect every person differently. Hormone therapy takes time and changes should not be expected overnight. There is no standard path in taking hormones. It is okay to stop and start hormones, change methods, or change the dosage. Microdosing is also an option. Remember that you do not need to make a final decision about your hormone therapy path if you decide to start hormones.
- Columbia Health is committed to making your experience in beginning hormone therapy supportive, non-judgmental, and reasonably rapid. Students who wish to pursue hormone therapy (hormone replacement therapy or HRT) may do so at Columbia Health. A collaborative team of staff members from Medical Services, Counseling and Psychological Services, Gay Health Advocacy Project, and the Insurance and Immunization Compliance Offices are available to support students at different stages of the process. For example, Counseling and Psychological Services has a team dedicated to sexual and gender identity issues.
- Students who have questions about the process, who are wondering if hormones are right for them, or who feel ready to begin may contact the Gay Health Advocacy Project at ghap@columbia.edu or call 212-854-6655 for more information.
Students who have initiated hormone therapy elsewhere may continue their hormone therapy—including renewal of prescriptions—at Columbia Health Medical Services. To do this, contact Gay Health Advocacy Project at ghap@columbia.edu or call 212-854-6655 for more information about continuing care with one of the Medical Services providers who prescribe HRT.

Students should bring a copy of their medical records detailing their previous experience with hormone therapy.

Students seeking refills are encouraged to connect with their Columbia Health providers with plenty of time before they run out of their prescriptions to avoid last-minute emergencies.

Off-campus resources for hormone therapy are also available. Students enrolled in the Columbia Student Health Insurance Plan who wish to use resources off-campus should first receive a referral from a Medical Services primary care provider in order to be eligible for full insurance benefits.

**Gender-Affirming Surgery Timelines:**

- Timelines for gender-affirming surgeries vary depending on the type of procedure, the insurance provider, the surgeon and hospital, and any other situational factors. There is no standard timeline or process from consultation to procedure. However, we can provide some general guidelines of what you might expect.

- **Scheduling Procedures:**
  - Top surgeries can take from one month to six months to schedule.
  - Bottom surgeries can take from six months to one year to schedule.
  - It is recommended to set up consultations as soon as possible.
    - Scheduling a consultation is different from scheduling a procedure.
  - Depending on the surgeon, there may be additional steps an individual may have to take in order to schedule a procedure post-consultation.
    - Make sure to ask your doctor(s) about expected timelines because they will vary.

**Fertility:**

- When considering gender-affirming surgery or hormone therapy, it is important for some to think through fertility options, as some surgical and hormonal changes can affect fertility.

- If you have questions or concerns about potential impacts on fertility, please email ghap@columbia.edu or call 212-854-6655.
REPRODUCTIVE HEALTH

Editor’s Note: Although the services mentioned below are listed under the “Women’s Health” section on Columbia Health’s website, this guide intentionally uses the term “Reproductive Health” to emphasize that students of all genders can access and benefit from these services. We acknowledge that the term “Women’s Health” can be perceived as a barrier to accessing care and hope that the inclusivity of the term Reproductive Health serves a better purpose.

Medical Services is attuned to the sexual, psychosocial, gynecologic, and body image needs that are part of providing comprehensive health care. Depending on the health issue or service needed, students will be directed to schedule an appointment with their primary care provider or their team’s registered nurse.

Some specific on-campus services available include:

- Periodic health examinations
- Contraceptive care, including IUD insertion and contraceptive injections (e.g., Depo-Provera)
- Pregnancy evaluations
- Emergency contraception
- Pregnancy options counseling
- Counseling for elective termination of pregnancy
- Testing and treatment for STIs
- Management of gynecologic concerns

Prenatal care is provided off-campus and covered by the Columbia Student Health Insurance plan.

Access to Contraception:

- Columbia Health encourages students to learn more about contraception (“birth control”) options by attending one-on-one educational sessions with an Alice! Health Promotion staff member. These sessions are designed for students who have never used contraception or are currently using birth control and wish to discuss other options.
Peer advocates at Women’s Health Advocacy Project (WHAP) are also available to discuss contraception during free and confidential peer counseling sessions. Students do not have to identify as a woman to use these services, but those uncomfortable with accessing WHAP can also find peer advocates through Gay Health Advocacy Project (GHAP). Similarly, students do not have to identify as gay in order to use GHAP’s services, which include HIV testing, prescriptions for PrEP and PEP, and referrals for hormone therapy and gender-affirming surgery.

Some specific on-campus services and contraception methods offered through Columbia Health include:
- Intrauterine device (IUD) insertion
- Contraceptive implant (Nexplanon) insertion
- Contraceptive injections (e.g., Depo-Provera)
- Prescriptions for birth control pills or Nuvaring
- Counseling for elective termination of pregnancy
- Free internal and external condoms

After paying the Columbia Health and Related Services Fee (HRSF) that is billed to your term bill, students pay no additional charges for most services provided on-campus. Students enrolled in the Columbia Health Program can also receive free vaccines at Medical Services.

- Note on contraceptive insertion: By paying the Columbia Health and Related Services Fee (HRSF) in your term bill, there is no additional cost to students for contraceptive insertion.
- Device fees can be found on the Service Fees List. These fees are for those who have paid the Health Fee but are not enrolled in the Insurance Plan. Students enrolled in the Plan do not have to pay these fees).

If you are ready to proceed with an IUD or a contraceptive implant, please call Medical Services at 212-854-7426 or visit Medical Services on John Jay Hall 3 to make an appointment.

For other forms of prescription contraception, you may schedule a same-day appointment with your primary care provider through the Columbia Health Patient Portal online scheduling system.
Emergency Contraception:

- Emergency oral contraceptive is a method of birth control that can be taken after having sex in order to prevent pregnancy. The most common form, Levonorgestrel (Plan B One Step), is most effective when taken within 72 hours. However, other options such as Ulipristal (Ella) can be taken up to 120 hours after unprotected sex.

- Students may seek out emergency contraception if contraception methods were not used, failed, or were used incorrectly during sex (i.e., a condom was used but slipped off, a birth control pill was missed, a NuvaRing slipped out of place, etc.)

- Emergency contraception can be acquired at Medical Services. Students can utilize same-day, walk-in services in John Jay Hall or make an appointment by calling 212-854-7426 or online at secure.health.columbia.edu. For after-hours care, call 212-854-7426 for medical advice.

- Emergency contraception can also be obtained at a low cost through New York Sexual Health clinics or at your local pharmacy. Ella (prescription required) retails anywhere between $40-$68 USD and Levonorgestrel between $50-$70 USD. However, GoodRx can be used to lower these prices to approximately $10-$15 USD.

- Columbia students who have paid the Columbia Health fee do not need to pay an additional cost for Ella or Plan B. Students who have not paid the Student Health Fee may need to pay a copayment. Note that other insurance plans may not cover emergency contraception.

- In consultation with a doctor or an experienced healthcare provider, several levonorgestrel-containing brands of combined hormonal birth control pills may be used in different doses as emergency contraception. The non-hormonal (copper) IUD may be used as emergency contraception if placed within five days of unprotected sex. This IUD requires insertion by a skilled practitioner.

- Emergency contraception is available for free, 24 hours a day at any public hospital within the five boroughs of New York City.
Pregnancy Management:

- Pregnancy Options: If you wish to terminate your pregnancy, make an appointment with a healthcare provider in Medical Services to discuss your options. Counseling and Psychological Services staff are also available to assist and support you. Call 212-854-7426 for Medical Services or 212-854-2878 for Counseling and Psychological Services.

- Prenatal Care: Once your pregnancy has been confirmed, Columbia Medical Services will provide you with a referral to an OBGYN clinic. You will begin a routine schedule of medical visits with your obstetrician or nurse midwife.

- Pregnancy Complications: Minor spotting or cramps may be normal in pregnancy. However, bleeding and severe cramping can be signs of complications. If you experience these symptoms during your pregnancy, it is important to contact your obstetrician. The obstetrics clinics at the Columbia University Medical Center can schedule a same-day appointment if your condition warrants immediate attention.
INTERSEX RESOURCES

Intersex is an umbrella term for people who fall outside of the Western conceptions of binary biological sex (male or female). Intersex people are not a monolith: many identify as trans, but others do not necessarily identify as part of the trans community. However, many intersex people face similar barriers as trans people in finding respectful, supportive and affirming healthcare. The medical needs of intersex people vary greatly and some may not need specialized medical care.

Here are some common types of medical care that intersex people may need:

- Steroid replacement
- Hormone therapies
- Surgical interventions
- Gynecologic, urologic, and sexual health care, particularly to address any complications created by prior surgical procedures
- Bone density monitoring
- Cancer surveillance

It is still difficult to find clinicians with knowledge of intersex people’s needs, especially those with experience in trauma-informed care. To receive care at Columbia Health, you should come in with an idea of the care you would like to receive. The physicians are receptive to your input, but they typically need a starting point.

You can also seek care outside of Columbia. Other resources can be found in the Off-Campus Resources (page 25) section of this guide.
GLOSSARY

Introduction: The glossary is meant to serve as a quick reference guide for healthcare-related terms, both general and specific to Columbia’s insurance plan and medical services.

Click on the video below or [here](#) to watch a brief video from Columbia Health that defines some important insurance-related terms.

Types of Insurance:

Medical insurance: Covers preventative care (such as annual doctor’s visits) as well as care for when you are sick or injured. Under the Affordable Care Act, all medical insurance must cover ten essential benefits, which include doctors’ services, inpatient and outpatient hospital care, prescription drug coverage, pregnancy and childbirth, mental health services, and more.

- All full-time students are automatically enrolled in Columbia’s Student Health Insurance Plan and must pay the Student Health Fee. You can waive participation in the Student Health Insurance Plan if you are a domestic student with a qualifying health insurance plan that has adequate coverage.
- Part-time domestic students can request to be a part of the Student Health Insurance Plan but it is not mandatory.
- International students (F/J visas) are required to be on Columbia’s Insurance Plan.
**Dental insurance:** Typically covers part of preventative care (like teeth cleanings), fillings/crowns, root canals, and other oral surgery (like removing teeth). More generous plans also include orthodontics (braces).

- All students enrolled in the Columbia Insurance Plan have access to covered preventive dental services and specially discounted rates for other dental needs through Columbia Doctors Dentistry. Students may opt into an additional Aetna Student Health Dental PPO plan.

**Vision insurance:** Typically covers the cost of an annual eye exam and prescription eyeglasses and/or contact lenses.

- Students enrolled in the Columbia Insurance Plan can opt into the Aetna Student Vision. These plans are available for enrollment at the beginning of the year for returning students and in the spring semester for new students only.

**Columbia Specific Healthcare:**
Benefits from the Columbia Student Health Insurance Plan are listed here: [About the Columbia University Student Health Insurance Plan](#)
Benefits from the Student Health Fee are listed here: [Costs of Service](#)

- All students who have paid the Student Health Fee, regardless of insurance, have access to a variety of Columbia Health offices (Medical Services, Disability Services, Counseling and Psychological Services, Gay Health Advocacy Project, Alice! Health Promotion, and Sexual Violence Response) at no additional cost.
- Certain services offered at Columbia Health, like radiology services and prescriptions, are not covered by the Student Health Fee and require additional insurance.
- If you are a graduate student or a part-time undergraduate student who has waived the fee, you can pay to receive care from Columbia Health for $95 USD a visit.

**Insurance Vocabulary:**

**Premium:** The amount of money paid to keep your insurance policy active. You have to pay a premium regardless of whether you use any services. The lower your premium, the more you have to pay out-of-pocket for services like doctor’s visits, prescriptions, etc. A premium is typically paid monthly.

**Out-of-pocket:** Health insurance is designed to share costs with you, so the amount that you are expected to pay (in addition to your premium) is the out-of-pocket cost.
**Deductible:** The amount you are responsible to pay out-of-pocket before health insurance pays the remainder. For example, if you have a $5500 knee surgery and a $500 deductible, you will pay $500 and your insurance company will pay $5000. The deductible resets yearly, so if you have another doctor’s visit that year, you won’t have to pay anything.

**Coinsurance:** Coinsurance is the percentage of costs you pay out-of-pocket after you have met your deductible. If you have coinsurance, after the deductible, you will split costs with the insurance provider, typically with you paying 20% and the provider paying 80%. In the knee surgery example, you would pay an additional $1000 and the provider would pay $4000.

**Copay:** A fixed amount you pay for a covered expense. For example, if your copay is $250 for surgeries, you need to pay $250 each time you have a surgery.

**In-network/out-of-network:** Health insurance companies have a list of doctors and healthcare providers who have agreed to accept their percent of payment. These providers are considered “in-network.” Doctors who don’t agree to the insurance company’s terms are called “out-of-network.” If you go to an out-of-network doctor, you are responsible for paying the share of costs that your insurance does not cover. For example, if the insurance company’s approved amount for a check up is $90 (so an in-network doctor would charge $90) and you go to an out-of-network doctor who charges $100, you have to pay $10 by yourself.

- You can petition to pay in-network costs for an out-of-network doctor if you can prove that there is no in-network doctor that meets your needs.

A network is a group of health care providers that includes doctors, specialists, dentists, hospitals, surgical centers, and other facilities. If a provider is in-network for a specific insurance company, it means that they have a contract with the insurance company. As a part of that contract, the healthcare professional provides services to the insurance company’s members at a certain rate—one that is usually much lower than what they would charge non-members.

**HMO (Health Maintenance Organization):** A type of health plan where your primary physician must give you a referral to another doctor in your network to receive specialized care and to get your insurance company to pay for it. Any out-of-network physicians must be completely paid by you. Your premiums are lower than other plans.
**PPO (Preferred Provider Organization):** A type of health plan where you have different healthcare providers around you in a preferred network. Your health insurance will pay a larger portion of bills for preferred providers and a smaller portion of bills for providers outside of the preferred network. Your premiums are typically higher, but this type of plan is more flexible.

**POS (Point of Service):** A type of health plan that blends HMOs and PPOs, so you have a primary physician and need referrals for specialties, but your plan will pay for most bills for preferred providers and a smaller portion of bills for providers outside of the preferred network.

**Insurance Card Breakdown:**
The image below is an example and breakdown of what a typical American insurance card looks like, what information can be found on it, and how to interpret the information.
1. Member ID number: This number identifies your plan.
2. Member name: The name of the person who bought the health insurance policy. This could be your name or a family member's.
3. Group number
4. Primary care provider (PCP) name and phone number: The name of your general care doctor and their contact information.
5. Plan type: HMO, PPO, POS.
6. Copay for visits to your primary care provider (PCP).
7. Copay for visits to your specialty care provider (SCP).
8. Copay for emergency/urgent care (ER).
9. Copay for prescriptions (Rx).
10. Website for the health insurance company.
11. In-network deductible and coinsurance.
13. Plan contact information.

**Urgent Care**

If you cannot schedule an appointment at Columbia Health or would prefer not to go to Columbia Health for non-life-threatening concerns, you can go to a nearby walk-in clinic or urgent care. While treatment at Columbia Health is covered by the Columbia Health Service Fee for most undergraduate students who have paid the fee, services at an urgent care will have an associated cost. It will likely be less than a visit to the emergency room (ER) but could still be substantial.
Editors’ Note: These two types of leaves are commonly referred to by students and by the Center for Student Advising as “medical leave” and “voluntary leave” — however, note that the CC and SEAS bulletins refer to “medical leave” as “voluntary medical leave” and “voluntary leave” as “voluntary personal leave.”

Leaves of Absence: A leave of absence means withdrawing temporarily from Columbia University. Taking leave can have many benefits, but it can also affect your housing status and financial aid. Additionally, CC and SEAS students must reapply for readmission to Columbia after taking leave.

There are two types of leave: voluntary and medical. Medical leave is if you have health circumstances that would interfere with your ability to study full-time at Columbia. Voluntary leave is for a variety of reasons, such as travel, family emergencies, taking a full-time job, and others. Generally, leave processes are very complicated and differ per school. We’ve outlined policies for the different types of leave if you are a CC or SEAS undergraduate student below.

Student and Family Support:
College can be complicated. It's a time of great change for your family, your loved ones and for you. We provide support to students who are in distress regarding complex personal issues, academic challenges and other barriers that may impede their success. We also support, guide and create opportunities for parents and families to be involved here at Columbia.

Student and Family Support is located on the 6th floor of Lerner Hall and is open Monday–Friday from 9 am–5 pm. Contact Student and Family Support at ugrad-family@columbia.edu or 212-854-2446.
<table>
<thead>
<tr>
<th>What is it for?</th>
<th>Medical Leave</th>
<th>Voluntary Leave</th>
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<tbody>
<tr>
<td></td>
<td>Your health, or the health of a family member, prevents you from studying at Columbia.</td>
<td>You have another opportunity you want to take instead of being at Columbia.</td>
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<td>What to consider?</td>
<td>You’ll need to take more credits or extra semesters, which could have financial aid and loan consequences.</td>
<td>You’ll need to take more credits or extra semesters, which could have financial aid and loan consequences. You’ll lose guaranteed housing.</td>
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| How much leave can you take? | CC students: a minimum of one semester and a maximum of two years  
SEAS students: a minimum of one year and a maximum of two years | CC students: a minimum of one term and a maximum of two years  
SEAS students: voluntary leaves are granted for one academic year; however, in exceptional cases, it can be a one-term voluntary leave. Generally, a voluntary leave will not extend beyond two years (cumulatively or consecutively). |
| What is the process to take leave? | 1. Ask your CSA advising dean.  
2. Submit a written request to CSA.  
3. Submit documentation from a doctor/other medical professional.  
5. Meet with Housing and move out of your dorm room. | 1. Be in good academic standing (on track to complete your degree).  
2. Ask your CSA advising dean.  
3. Submit a petition for voluntary leave to CSA.  
5. Meet with Housing and move out of your dorm room.  
6. Meet with Insurance (if enrolled in Columbia Student Insurance). |
| What is the process to come back? | 1. Submit a letter to your CSA advising dean stating you wish to return.  
2. Submit documentation of your support systems to CSA.  
3. Send CSA a medical evaluation.  
4. Meet with a Medical Services staff member.  
5. Register for classes.  
6. Sign up for housing. | 1. Submit a letter to your advising dean requesting readmission, describing any activities pursued while out of school, and explaining that you can resume studies successfully.  
2. Register for classes.  
3. You can get housing, but you will be placed at the end of the lottery. |
| Who to ask for help? | • Student and Family Support  
  o Student and Family Support runs a Medical Leave Support Group.  
  o Stephanie King, Director of Student Wellness (sk3296@columbia.edu)  
  o Matthew Patashnick, Associate Dean of Student and Family Support (mp3039@columbia.edu)  
  o Dean’s Office (CC or SEAS) | |
| Complete guidelines | Here. | Here. |
OFF-CAMPUS RESOURCES

Anti-Violence Project
- Address + Contact: 116 Nassau Street, 3rd Floor; (212) 714-1141 **online violence reporting tool available**
- Services: 24-Hour English/Spanish hotline, survivor support, legal assistance for survivors of violence

APICHA Community Health Center
- Address + Contact: Manhattan, 400 Broadway; (212) 334-6029
- Services: Transgender health clinic, hormone therapy, HIV and STD testing and treatment, support groups, mental health services

Beth Israel Medical Center — LGBT Health Services
- Address + Contact: Manhattan, 22 West 14th Street; (212) 604-1800
- Services: Comprehensive primary care, hormone therapy, LGBT family health and urgent care

Callen-Lorde Community Health Center
- Address + Contact: Bronx, 3144 3rd Avenue; (718) 215-1800
- Address + Contact: Manhattan, 356 West 18th Street; (212) 271-7200
- Services: Sexual health care, hormone therapy, HIV testing, primary care, emergency PEP for HIV exposure, case management

Community Healthcare Network
- Address + Contact: Bronx, 975 Westchester Avenue; (718) 320-6765
- Address + Contact: Manhattan, 150 Essex Street; (646) 276-3383
- Address + Contact: Queens, 90-04 161st Street, Jamaica; (718) 883-8635 - additional locations
- Services: Transgender health programs, HIV care, mental health, support groups, dentistry

Housing Works
- Address + Contact: Brooklyn, 2640 Pitkin Avenue; (718) 277-0386
- Address + Contact: Manhattan, 743-749 East 9th Street; (212) 677-7999
- Services: Medical and dental care, clean syringes, substance use, mental health, support groups

Metropolitan Hospital Center — Comprehensive LGBT Health Center
- Address + Contact: Manhattan, 1901 First Avenue; (212) 423-7000
- Services: Comprehensive primary care, pediatric/young adult care, mental health and support groups, HIV and STD screening and treatment

Mount Sinai — Center for Transgender Medicine and Surgery
- Address + Contact: Manhattan, 275 7th Avenue; (212) 604-1730
- Services: Comprehensive primary care, hormone therapy, surgical care
Mount Sinai – Peter Krueger Clinic (Healthcare for people living with HIV)
- **Address + Contact:** Manhattan, 317 East 17th Street; (212) 420-2620
- **Services:** Primary care, hormone therapy, HIV care, mental health services

National Suicide Prevention Lifeline ([virtual](#))
- **Contact:** 1-800-273-8255 **online chat available**
- **Services:** 24/7, free and confidential support for people in distress, prevention and crisis resources for you or your loved ones, and best practices for professionals

NYC Well (virtual)
- **Contact:** 1-888-NYC-WELL; text WELL to 65173
- **Services:** Free, confidential mental health support and access to mental health and substance use services in more than 200 languages, 24/7/365

TransLatinx Network
- **Address + Contact:** 137 West 19th St., 2nd Fl.; (646) 882-2000
- **Services:** HIV/AIDS prevention, TGNC health, nutritional services, weekly groups for TGNC community members and allies

Trans Lifeline ([virtual](#))
- **Contact:** 877-565-8860
- **Services:** A trans-led organization that connects trans people to the community, support, and resources they need to survive and thrive

The Trevor Project ([virtual](#))
- **Contact:** 1-866-488-7386 **online chat and text options available**
- **Services:** Crisis intervention and suicide prevention
HELPFUL TIPS/FAQS

- **Will this show up on my insurance?**
  - Student Health Insurance:
    - Learn More: [https://health.columbia.edu/content/confidentiality](https://health.columbia.edu/content/confidentiality)
  - Outside insurance:
  - Even though PrEP can be prescribed without parental consent in New York State, it can still show up on insurance statements. The Mt. Sinai Adolescent Health Center will work with insurance to send statements to a dorm room or the Center itself if a young person lives with parents.
  - Some STI tests may appear on insurance.
  - HIV tests do not appear on insurance.

- **How do I reschedule an appointment? Is emailing Columbia Health confidential?**
  - Use the [secure online messaging system in the Columbia Health Patient Portal](https://health.columbia.edu/patient-portal) to message your provider and reschedule an appointment.
  - Please note: Columbia Health cannot guarantee the confidentiality or immediacy of email communication, and therefore, email should never be used in an emergency.
  - Appointments can also be made via phone by calling 212-854-7426.

- **What are the confidential resources within Columbia Health?**
  - [Alice! Health Promotion](https://health.columbia.edu/alice)
    - Alice! is a resource that develops and implements health promotion initiatives to address priority health issues.
    - Some services include alcohol self-assessment, birth control education, stress coping, pet therapy, and various one-on-one sessions.
  - [Go Ask Alice!](https://health.columbia.edu/askalice)
    - a health FAQ website supported by Columbia Health.
  - [Counseling and Psychological Services (CPS)](https://health.columbia.edu/cps)
    - Clinicians work as a team and consult with one another as needed. To ensure the quality and coordination of care, it may be necessary that these two clinical services and other divisions of Columbia Health communicate with each other.
    - Each clinical service maintains secure and private treatment records.
  - [Sexual Violence Response (SVR)](https://health.columbia.edu/svr)
    - Sexual Violence Response is a New York State-certified rape crisis center that provides confidential crisis counseling, intervention, and advocacy on behalf of survivors of violence.
There are legal exceptions to the right to privacy and confidentiality practices described above, such as when a client is deemed to be a harm to self or others or is a child under the age of 18, is cognitively impaired, is an individual being harmed, or is possibly under subpoena from a judge.

- **Disability Services**
  - Prior written consent by the student is required before Disability Services may release disability documentation or records, except under very specific circumstances.
  - Your registration with Disability Services and approval for accommodations will not be indicated in any way on your Columbia transcript.

- **What is HIPAA?**
  - HIPAA, the *Health Insurance Portability and Accountability Act (1996)*, is a federal law that mandates national standards in order to protect patient health information from being disclosed without the patient’s consent or knowledge. HIPAA also provides comprehensive guidance for patients, including their privacy rights concerning the use or disclosure of their medical information.

- **What is FERPA?**
  - FERPA, the *Family Educational Rights Privacy Act (1974)*, regulates the disclosure of disability documentation and records maintained.
  - Learn more about Confidentiality and Privacy Practices.

- **What are the Patient Bills of Rights? (New York State and Columbia Health)**
  - *The Patient Bill of Rights* outlines different rights that you have as a hospital patient in New York State.
  - *Columbia Health Patients’ Rights*
  - As a patient at Columbia Health, you have a list of rights that are similar to the NY State Bill of Rights. For questions regarding the Columbia Health Patients’ Rights, please call 212–854–2284 or email health@columbia.edu.

- **What should I consider when making a non-Columbia medical appointment?**
  - Does my insurance cover this provider/service?
  - Is this provider in-network or out-of-network?
  - How much is my copay?
  - Is there an out-of-pocket expense?
  - If you are looking for an off-campus mental health provider, Counseling and Psychological Services offers a social work consultation service that can help you navigate insurance and connect you with providers who
To view the definitions of the terms mentioned above, reference the glossary section of this guide.

- **How can I access health resources during study abroad?**
  - To learn about health resources while going abroad, view Columbia’s Health & Safety while Traveling Abroad.

- **How long does my Student Insurance last after I graduate from Columbia?**
  - The Columbia Student Insurance remains active until August (3 months post-graduation date).
  - If you are an American citizen covered by a US-based parental insurance plan, you may be eligible for coverage until the age of 26.
The Queer and Trans Student Wellness Guide was created by the Queer and Trans Advisory Board (QTAB) with support from LGBTQ @ Columbia, Multicultural Affairs, and the Queer and Trans Resource Team for LGBTQ+ undergraduate students. We want to end this guide by acknowledging and thanking every student and staff member who made this resource possible.

### Queer & Trans Advisory Board

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<tr>
<td>Aidan Aguilar</td>
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<td>Max Calleo</td>
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<td>Amariah Thurston</td>
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<td>Kiran Zelbo</td>
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### Queer & Trans Resource Team

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### Multicultural Affairs Staff

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