

Frequently Asked Questions:

Terminology in bold print is defined in the glossary section.

- **Do I need to bring my insurance card?**

Yes. The insurance card contains vital information needed to submit your charges and to verify your eligibility. A copy of both the front and back of your insurance card will also be sufficient. Information needed is the policy number and the *policy holder's* name, address, phone number, birth date, and employer.

- **Will my insurance cover my charges?**

We will submit to most insurance companies. However, each insurance company is different and covers different services. For instance, your insurance may not cover routine services (e.g. physicals, immunizations) but may cover services that are medically necessary (e.g. illness, injury). You are advised to contact your insurance company before your visit to determine your coverage. There is usually a toll-free customer number located on the back of your insurance card. You may need a *referral* from your *Primary Care Provider* to be seen at the Student Health Service.

- **What happens if my insurance doesn't cover my charges?**

Your insurance company may not pay charges for a variety of reasons. Charges may be applied towards your *deductible* or be a *non-covered benefit*, you may have used a provider who is *out-of-network*, or the insurance company did not receive requested additional information. When this occurs, charges not covered by your insurance will automatically post to your monthly University Bill.

- **How do the charges appear on my University Bill?**

Charges that are posted to your University Bill are listed as "Student Health Service". Charges are not itemized or detailed. We will not provide your health information to anyone without your written consent unless otherwise permitted under *HIPAA* or other regulations.

- **What type of information will be sent to the insurance company?**

The minimum amount necessary. A diagnosis and a description of the charges will initially be sent to your insurance company. Your information will be sent only if we have a signed insurance authorization form. Occasionally, the insurance company may request additional information such as the provider's notes on the visit.

The insurance company may also request your current student status. You will need to send a student status report to the insurance company. You may pick up an official student status report from the University of Iowa Registrar's office in Jessup Hall Room #1.

- **If I have been seen for HIV/AIDS, substance abuse, or mental health, will my insurance company receive this information?**

When completing the insurance authorization form, you will indicate whether you authorize or do not authorize the release of information to your insurance company for HIV/AIDS, mental health or substance abuse visits.

- **Will my parent(s)/guardians(s) know why I was seen at SHS?**

The *policy holder* of the insurance will receive payment information from the insurance company. This is usually presented on a document titled *Explanation of Benefits*. The *Explanation of Benefits* will list the date of service and what type of service was performed (e.g. labs, immunizations, office visit). It may or may not be further detailed.

- **Is the Consolidated Health Fee the same as insurance?**

No. The Consolidated Health Fee is automatically assessed to each student who is registered for five or more semester hours. This fee allows you to be seen at the Student Health Service without incurring an office visit charge. However, there are charges for some labs, immunizations, physicals, procedures, and other special services performed during your visit.

- **What if I have Medicaid coverage?**

You need to present the current months' Medicaid or Medipass card at the time of your visit in order for your charges to be submitted. If you are covered by Medipass, prior authorization must be obtained by your *Primary Care Provider* in order for your visit to be covered by Medicaid.

- **Where can I obtain insurance coverage through the University of Iowa?**

Contact the University of Iowa Benefits office. Phone: 319-335-2676. Their website is: www.uiowa.edu/hr/benefits/healthinfo/index.html

GLOSSARY:

- **Co-payment/Co-insurance:** The amount, mandated by the insurance company, the patient will need to pay each visit.
- **Deductible:** The amount the patient or insured will need to pay before insurance will pay for covered expenses.
- **Explanation of Benefits:** A document sent to the policyholder, listing the charges submitted to insurance, how much the insurance company will cover and how much is the patient's responsibility.
- **HIPAA:** Health Insurance Portability and Accountability Act. Federal regulations that protect the privacy of your health information.
- **Insured:** The individuals covered under an insurance policy.
- **Non-Covered Service/Benefit:** Charges submitted to an insurance company that are excluded by the insurance policy or considered non-payable by the insurance company.
- **Non-Network Provider:** (Out-of-Network) The provider seen is not a participating provider of that insurance plan and therefore the insurance company may not cover the visit.
- **Policy holder:** The owner of the insurance policy.
- **Primary Care Provider (PCP):** A medical professional who provides a broad spectrum of care and continuity while coordinating the health care of the patient. The PCP is chosen by the patient from a provider list supplied by the insurance company.
- **Prior Authorization:** Some insurance companies require you to contact them before your visit in order for the visit to be covered.
- **Referral:** Some insurance companies require you to obtain a referral from your **PCP** if you choose to be seen by a different provider.

Student Health Service Mission

To provide competent and quality health care for all students while recognizing their own individuality as it pertains to treating their particular problems; to promote preventive medicine and healthy lifestyles; to develop educational and outreach programs; and to make student visits an informational and educational experience.

STUDENT HEALTH SERVICE

University of Iowa
4189 Westlawn
Newton Road
Phone: 319-335-8370
Fax: 319-335-7247
E-mail: student-health@uiowa.edu
www.uiowa.edu/~shs/

Insurance Questions and Answers



STUDENT HEALTH SERVICE

319-335-8370
www.uiowa.edu/~shs/

