

Wellness Commons Insurance and Billing Policies

UHS will bill claims for services on your behalf to any insurance plan. We do not accept every insurance, so please check with your insurance provider to verify coverage.

- We accept: Blue Cross/Blue Shield (PPO/POS), Aetna, Cigna, United Healthcare, Humana, UMR, Golden Rule, Oxford Health.
- There are also a multitude of smaller plans that also provide coverage. It depends on the type of benefits you may have.
- Most insurance companies offer multiple types of plans for each company listed above. It's best to call the Member Services Department number on the back of your insurance card to verify coverage.
- UHS cannot accept Medicaid (either in-state and out-of-state plans). We also do not accept Medicare/ChampVA.

You are responsible for charges not covered by insurance. This may include: office copays, deductibles, co-insurance, non-covered charges, and any medications dispensed at the time of your visit. After insurance companies process UHS charges, monthly invoices for any outstanding patient balance will be billed to your home address.

Invoices may be paid by sending check or credit card payment along with the top portion of the statement, to:

The University of the South Attn: University Health Services 735 University Avenue Sewanee, TN 37383

You can also pay online with credit card or eCheck: https://patientnotebook.com/universitywellnesscenter/



What to bring to your appointment

Please bring your insurance card, or a picture of the card (front and back), to each UHS appointment. If you have secondary coverage, please bring that card as well.

Important facts your insurance company needs to know

- UHS is a medical office.
- UHS is not classified as an Urgent Care Clinic nor an Emergent Care facility.

For patients who are under-insured or not insured

- Self-pay option: UHS offers a self-pay discount for anyone who is under-insured (no coverage benefits in the area, high-deductible plans, etc) or uninsured. If your insurance does not provide benefits at UHS, you will be asked to sign a <u>Self-Pay Acknowledgement</u> Form for a reduced rate for services provided either for a one-time visit or for all visits during the academic year. Reduced rates cannot be applied without a signed and current self pay form.
- **Good Faith Estimate:** By law, healthcare clinics are required to give patients an estimate known as a "Good Faith Estimate" (GFE). A GFE is an estimated cost of services provided by the clinic to anyone who is uninsured or underinsured or anyone who chooses not to use their insurance.

No one will ever be denied services in UHS due to lack of insurance coverage.

Missed Appointment Policy

A \$25.00 fee will be charged for anyone missing a UHS appointment. Please make sure to reach out to let us know if you can't make it or if your appointment needs to be rescheduled.

For questions about UHS and your insurance, please call us at 931-598-1270, 931-598-3315 or by email at <u>uwcbilling@sewanee.edu</u>.