

University Health Service (UHS) - Insurance & Billing

How much does it cost to be seen at UHS?

Like any doctor visit, there is a fee for services provided. If you have insurance, UHS will submit these charges to your insurance company. Patient responsibility will be determined by your insurance plan.

Charges are incurred for:

- Provider Office Visits
- Ancillary services such as lab work, x-ray, minor surgical procedures, immunizations, wart treatment, ear wash, IUD's
- Physical exams such as pre-employment, camp, graduate programs, study abroad, and annual wellness exams.

You will be responsible for all co-pays, deductibles and co-insurance. Charges that are non-covered by your insurance plan will also be your responsibility to pay.

Do I have to use my insurance at every visit?

No. Should a patient choose not to utilize their insurance coverage for their office visit, please let the Patient Care Coordinator know this at the time of check-in. You will be required to sign a Self-Pay Acknowledgement form for that day's visit. Self pay rates are 40% less than what is billed to insurance. Those fees will be applied to your Student Account, or can be paid with check, cash or credit card on the day of your visit.

Some students are un-insured or under-insured. Will the UHS turn them away?

Absolutely not! There are payment options available for anyone who is underinsured or uninsured, or if a student chooses not to utilize their insurance coverage. Regardless of anyone's ability to pay or their health insurance status, the UHS will provide appropriate care to all students.

Do I need to bring my insurance card for my appointment?

Yes, having your card when you check in for your appointment can provide the information that is needed to prevent any delays in submitting your visit to your insurance.

There is a reason why we ask at each visit either for your card or if your insurance has changed since your last visit.

We know it can be tiresome to be asked at each visit for your insurance card but sometimes there can be changes to an existing insurance coverage that you may not be aware of until you need services again.

We understand that health insurance is complex and difficult to understand. The UHS has an Insurance Coordinator and a Patient Care Coordinator that can speak with you and answer questions about health insurance and assist you in navigating your care. If you have any questions, please call 931-598-1270.

Verify Your Insurance

Most young adults are eligible to stay on their parent's family plan until the age of 26. Please verify with your insurance carrier if the UHS is considered to be an "in-network" participating provider with your coverage. Some HMO plans, such as Kaiser, may offer "out-of-area" network waiver, which may reduce your out-of-pocket costs. The phone number to call and inquire is typically located on the back of your insurance card.

The UHS is credentialed with the following insurance companies:

- Aetna
- Blue Cross/Blue Shield (PPO/POS)
- Cigna
- United HealthCare (commercial coverage)
- Humana
- UMR
- Golden Rule
- Oxford Health

ATTENTION!! Students with TennCare, BlueCare, CoverKids, AmeriGroup, or any In-State (TN) or Out-of-State Medicaid, or Medicare: University Health Services providers are not registered TennCare, Medicaid, or Medicare providers. As such, the following services would also not be covered by your TennCare, Medicaid, or Medicare insurance if ordered by our health care providers:

- Labs
- X-rays
- Prescription Medications
- Injectable Medications/Immunizations

- Durable Medical Goods (e.g. crutches, splints, boots, etc.)
- Referrals to off-site medical consultants

The Insurance Billing Process

1. Your medical appointment determines the charges assessed for your care. Some insurance coverages require the patient or provider to obtain a prior authorization before receiving medical care if you are out of your home network. If you know that your insurance requires this type of prior authorization for an office visit, please provide this information to the Patient Care Coordinator when making your appointment.
2. Insurance is filed with your insurance company. Any co-pays that are due at the time of service will be applied to your Student Account or can be paid with check, cash or credit card.
3. The insurance claim process can take up to 6-8 weeks.
4. Upon receiving payment and/or notice from the insurance company of patient responsibility, those outstanding balances will be applied to the Student Account.
5. To make a payment with a Health Savings Account (HSA) or Flexible reimbursement card, please call the UHS Insurance Coordinator at (931)598-3315 for assistance.
6. Any prescription medications that are dispensed at the time of service are not eligible for insurance billing and will be charged to your Student Account. Please let the provider know if you would like to have prescription medications sent to a pharmacy.

Financial Assistance For Services

UHS will not turn away a student because the student cannot pay for services. Please download the [Financial Assistance Request Application](#) and complete the form and return to UHS. Forms can also be faxed to 931-598-1015. If you have any questions, please contact the office at 931-598-1270.

Will I be charged a “No Show” fee if I don’t cancel an appointment?

We are aware that there are times when someone may not be able to make their appointment. Perhaps you start feeling better or you have a class conflict. We ask that you call the Front Desk (931-598-1270) as soon as you can to cancel and/or reschedule in a timely manner. If we don’t hear from you at all, we will apply a \$25.00 “no show” fee to your Student Account for any missed appointments with the nurse practitioners in the University Health Service and/or the counselors in CAPs. A \$50.00 “no show” fee is applied for any missed appointment with either physician in UHS and CAPs.