

STUDENT HEALTH BILLING AND INSURANCE FREQUENTLY ASKED QUESTIONS

As a patient, it is your responsibility to know and understand your insurance plan benefits and your responsibility for any pre-authorization, deductibles, co-insurance, or co-payment amounts prior to any visit. Not all services are covered in all insurance contracts. If your insurance plan does not cover a service or procedure, you are responsible for payment of these charges.

Q. Do I need to carry health insurance?

A. All enrolled students are required to have health insurance.

Q. Are there charges at Elson Student Health?

A. Professional visits with a care provider have been pre-paid through the payment of the comprehensive student fee; however there are charges for medications, lab tests, supplies for certain treatments, immunizations and allergy injections, and copies of your medical record.

Q. Will Student Health submit a claim to my insurance company?

A. The Laboratory and Pharmacy located in Student Health are satellites of the UVA Medical Center and will file prescription and lab charges to most insurance companies. Student Health currently participates as a provider in Aetna Student Health. Elson Student Health will file claims for all services provided. If you do not have this plan, charges received for services other than prescriptions and labs (such as immunizations or supplies) will be placed on your student account. **Students must bring their student identification card, insurance card, and prescription card for each visit to Elson Student Health.**

Q. If I am seen at UVA Health System, will my charges be covered as if I were seen at Elson Student Health?

A. No. The UVA Health System and Student Health are separate facilities. Services and billing are managed differently. When scheduling a visit outside Elson Student Health, ask about charges when making your appointment.

Q. May I get a prescription filled at Student Health if it's not from an Elson Student Health provider?

A. Yes. We will need an original prescription from the physician, not a refill. For more information, please call the Student Health Pharmacy at (434) 924-1544. The Pharmacy accepts most insurance plans.

Q. How can I be reimbursed by my insurance company?

A. Students can print a "Walkout Statement" for services that Student Health charges for by using **Healthy Hoos** at <https://www.healthyhoos.virginia.edu>. Coverage depends on your plan's benefits. Contact your insurance company to determine coverage for Student Health services.

Q. Who is a provider for my insurance?

A. Depending on your particular plan you may be covered by services rendered at the Health System. The Health System is a participating provider for many plans, but Elson Student Health is only contracted with Aetna Student Health.

Q. I was told that the University of Virginia is a participating provider with my plan?

A. The University of Virginia **Health System** does participate in many plans including Medicaid, Tri-care, BCBS, etc. Student Health is separate from the **Health System**. Student Health is considered part of the academic side of the University of Virginia, and governed by the Office for Student Affairs not the Health System.

Q. Once my bill has been referred to my student account, how can I pay?

A. You can send a check, pay in person via cash at the Cashiers Office in Carruthers Hall, or by Quickpay which accepts MasterCard, Discover, American Express, and e-checks.
http://www.virginia.edu/studentaccounts/student_payment.html

Q. My graduation and/or registration have been blocked due to an unpaid Elson Student Health bill. Why?

A. If your account is not paid by the due date, your SIS account will be blocked until you have remitted the amount due to Student Financial Services.

Q. Do students enrolled in Summer Session have to pay a fee to obtain access to services?

A. Just as you pay fees along with tuition in the fall and spring, Summer Session students pre-pay for use of Elson Student Health services. If you are NOT enrolled in Summer Session, continuing students may receive services by paying, out-of-pocket, the same fee as registered students pay with their summer tuition.

Q. Once I graduate from UVa and do not plan to pursue graduate studies at UVa, can I still go to Elson Student Health for my healthcare needs?

A. No. Due to federal regulations (Health Insurance Portability and Accountability Act or HIPAA), students who have graduated are not eligible for Student Health services. However, students may complete their care no later than one week after graduation or obtain a referral elsewhere for care or treatment.

Q. If I am covered under my parent's insurance or another plan and I need a PCP, whom can I choose?

A. You need to contact your insurance company to obtain a list of local providers who participate in your plan. Student Health is only participating Aetna Student Health. Aetna Student Health doesn't require a PCP selection.

Q. If I am currently covered under my parents' insurance plan, do I need to purchase the Aetna Student Health plan?

A. No. The University only requires all students to have health insurance coverage. However, you may want to consider the following before making a decision:

1. Do you have direct access to local providers near UVA without having to pay higher out-of-pocket costs?
2. Are you required to get a referral from your HMO or PCP back home?
3. Do you have an international 24-hour medical assistance service while studying or traveling abroad?

Q. Is Elson Student Health in my insurance network?

A. Only if you carry Aetna Student Health Insurance. **You must enroll every school year to continue coverage with the Aetna Student Health plan.**

Q. Where can I obtain additional information about the Aetna Student Health Student Insurance plan?

A. Aetna Student Health information can be obtained from the Aetna Student Health's website at <http://www.uvastudentinsurance.com/> or call Aetna Student Health Customer Services Department at 1-800-466-3027. Additional information can also be found on the Student Health website at <http://www.virginia.edu/studenthealth/insurance/faqs.pdf> or by calling the Insurance liaison at 434-243-2702.

Q. Where can I obtain information about the military Tricare Insurance Program?

A. Additional information regarding the military Tricare Insurance Program can be found at www.tricare.mil or call the Customer Service Center at 1-877-TRICARE. **Student Health is not a Tricare participating provider.**

Q. Who would I call if I have any billing questions?

A. For questions regarding lab charges contact Patient Financial Services (PFS) at 800-523-4398.
For questions regarding charges other than labs contact Student Health billing at 434-243-2794.
To access your walkout statement register for HealthHoos at <https://www.healthyhoos.virginia.edu>