Insurance Billing at the Student Health Service

Most services are provided without charge to students who have paid the Health and Counseling Centers fee. For students with the University of Miami Unitedhealthcare plan all clinical services are covered without co-payment, deductible or co-insurance. For student with other insurance, charges for specialty care visits, non-routine labs, X-rays and other diagnostic tests can be billed to most insurance companies (see exceptions, special requirements below). Co-payments, deductibles and co-insurance (if any) can be paid at time of service or more typically charged to your Student Account.

No Charge

Primary care visits

Charged to Insurance, No Student Responsibility (balance funded from HCC fee)

Mono test, Blood count, Rapid Flu test, Rapid Strep test, Urinalysis, Cryotherapy for Warts
Flu vaccine

Service Charged to Insurance, No Student Responsibility if Participating Insurance Company

Most immunizations
Preventive Visits (Annual physical, Women’s Health Visits)

Non-Participating Insurance Companies:
Non-covered charges can be paid at time of service (Debit Card, Credit card, Cane Card) or can be billed to your Student Account

Antares
Best Doctors
Caresource
Fidelis
Gilsbar
Global Medical Management
HAP
HMO- out of state
International Insurance Plans
Magnacare
Medicaid
Veteran's Affairs
Memorial Managed Care
Olympus
PPHN
Preferred Med
Smart Health
Sureamerica
Staywell
Vanbreda
Wellcare
**Participating but limited to specific SHS providers**

Tricare

**Participating but Requires Prior Authorization**
Authorization can usually be obtained at time of visit.

Amerihealth
Assurant
Coventry (including labs which are performed at LabCorp)
Health First
Independent Health
Kaiser
Qualcare
Tufts
Unison
Universal
Web TPA

**Participating but Requires Assigned Primary Care Provider**
Student must call their Insurance Company and assign one of our physicians as PCP

Avmed 1-800-346-0231
Cigna 1-800-882-4462
Humana 1-800-448-6262

**Participating but Requires Labs (other than those with balance funded from HCC fee) to be performed at Reference Lab**

Avmed: Quest
Coventry-Labcorp
GHI-Labs must be billed to Quest
Humana: Labcorp

If for any reason, you do not want the charges billed to your insurance company or your student account, you can us directly at the time of service.