

Insurance Billing at the Student Health Service

Most services at the Student Health Service are provided at no charge to students who have paid the Health and Counseling Center fee. For students with the University of Miami sponsored United Healthcare plan, all clinical services are covered with no co-payments, deductibles, or co-insurance charges. For students covered by other insurance plans, charges for specialty care visits, non-routine labs, x-rays, and other diagnostic tests can be billed to most insurance companies (please see below for exceptions and special requirements). All co-payments, deductibles, and co-insurance charges (if any) will be billed to your Student Account.

Services Performed at No Charge

- Primary Care Visits

Services Charged to Insurance with No Student Responsibility (Covered by HCC Fee)

- Blood Count
- Cryotherapy for Warts
- Flu Vaccine
- HIV Test
- Mono Test
- Rapid Flu Test
- Rapid Strep Test
- Urinalysis
- Urine Pregnancy Test

Services Charged to Insurance with No Student Responsibility if Covered by Participating Insurance Company

- Preventative Visits (Annual Physical, Women's Health Visits)

Non-Participating Insurance Companies

All non-covered charges will be billed to your Student Account.

- Antares
- BCBS – My Blue Plan
- Best Doctors
- CareSource
- Celtic
- Fidelis
- Gilsbar
- Global Medical Management
- HAP
- HMO – Out of State
- International Insurance Plans
- Kaiser Permanente
- MagnaCare
- Medicaid
- Memorial Managed Care
- Molina Healthcare
- Olympus
- Oscar
- PPHN
- Preferred Med
- Smart Health
- Staywell
- Sunshine Health – Ambetter
- Sur America
- Vanbreda
- Veteran's Affairs
- Wellcare

Participating Insurance Companies Limited to Specific SHS Providers

- Tricare

Participating Insurance Companies that Require Prior Authorization

Authorization can usually be obtained at the time of the visit.

- AmeriHealth
- Assurant
- Coventry (Including labs which are performed at LapCorp)
- Health First
- Independent Health
- QualCare
- Tufts
- Unison
- Universal
- Web TPA

Participating Insurance Companies that Require an Assigned Primary Care Provider

Students must call their insurance company and assign one of the physicians at the SHS as their PCP.

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

Participating Insurance Companies that Require Labs to be Performed at Referenced Labs Outside of The SHS

This does not include labs that are already covered by the HCC fee.

- Avmed: Quest
- Coventry: LabCorp
- GHI: Quest
- Humana: LabCorp

If for any reason you do not want the charges billed to your insurance company or your Student Account, you can pay us directly via credit card at the time of service.