

# Referral Tip Sheet

## for students without SHIP insurance



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*If you do not have SHIP, the insurance plan sponsored by the University, and are referred by your Tang Center clinician to an off-campus provider for care, you will need to contact your health insurer to determine if your plan covers the services your clinician recommends.*

### Questions to ask your insurance company (see back for contact info)

If you need help understanding how to make the most of your health benefits, call the customer service number on your health plan card and ask the following questions:

- Will my plan cover the services recommended?
- Will the services be covered if I am referred by a provider at University Health Services, or must I get a referral from a provider in the plan network in order for services to be covered? Does the amount covered vary depending on who initiates the referral?
- Does coverage depend on who writes the prescription? Or where it is filled?
- If I need (laboratory test/x-rays/diagnostic imaging services/physical therapy), may I use University Health Services, or must I use a specific center in order for services to be covered?
- How much of the cost of services will I have to pay? Will I have to pay at the time of services, or will I be billed later?
- Does my plan have a deductible (an amount I must pay before any services are covered)? If so, how much of the deductible remains to be satisfied before coverage begins?
- Do I have to use a provider who belongs to the plan's network in order for services to be covered? How does the coverage level vary depending on whether the provider I choose is or is not in the plan network?
- Does my plan cover mental health and counseling services?
- Can you help me locate a provider in my plan's network\*?  
*(\*network=the doctors, labs and hospitals that have insurance contracts with your insurance company)*

### Helpful Tips:

- 1) The "encounter form"** provided to you during your office visit contains University Health Services data your insurance plan may need, if you decide to submit a claim for reimbursement. Please keep it for future reference.
- 2) University Health Services does not bill or file claims to other insurance plans, only SHIP.**
- 3) Help us keep your records up to date.** When you receive care off-campus, please ask your provider to send a copy of your records to the Medical Records department at the Tang Center. This will help your Tang Center clinician provide you with appropriate follow-up care. Records may be faxed to (510) 642-1801 or mailed to University Health Services – Medical Records, 2222 Bancroft Way, Berkeley, CA 94720-4300.

# Referral Work Sheet

Check the back of your insurance card for member contact information.

Your insurance company name: \_\_\_\_\_

Your insurance company phone number: \_\_\_\_\_

Your insurance plan ID #: \_\_\_\_\_

## Contact information for frequently used insurance plans:

### AETNA

(800)435-8742

<http://www.aetna.com>

### Blue Cross

<http://www.bluecrossca.com>

Contact numbers vary depending on the plan you have; please refer to the number on the back of your insurance card.

### Blue Shield

(800)642-6155

<http://www.blueshieldca.com>

### Health Net

(800)522-0088

<https://www.healthnet.com>

### Kaiser Permanente

(800)464-4000

<http://www.KaiserPermanente.org>

NOTE: Kaiser Northern California has three area locations: Oakland, Walnut Creek and Richmond. If you currently have Kaiser Southern California insurance coverage, you will need to choose a primary care provider in the Kaiser Northern California network before using the local Kaiser services.

### PacifiCare

(800)624-8822

<http://www.pacificare.com>

### Medi-Cal

General information

(800)698-1118

<http://www.dhcs.ca.gov/services/medi-cal>

*Alameda Alliance for Health*

*Medi-Cal Managed Care Plan*

(510)747-4721

[www.alamedasocialservices.org/public/services/medical\\_care/medi-cal](http://www.alamedasocialservices.org/public/services/medical_care/medi-cal)

*Blue Cross Medi-Cal Managed Care Plan*

(800)407-4627

<http://www.bluecrossca.com>

### Military/Tri Care

(888)874-9378

<http://www.tricare.mil>

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