**Helpful Hints for Determining Your Insurance Benefits**

To understand insurance ***terminology*** (i.e. deductible) please go to this glossary: <https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers/sbc-uniform-glossary-of-coverage-and-medical-terms-new.pdf>

If you have questions about whether SH charges will be covered by your insurance, contact your insurance company directly at their toll-free number. There is usually a 1-800 number on the back of your card.

Some suggestions for questions to ***ask***:

*Covered Benefit* - Are the services you need covered? Covered does not mean paid. Charges may be covered but are applied to deductible and insurance payment may be $0. If charges are not a covered benefit, insurance will not pay for the charges.

Common services may include immunizations, preventive care (ex: physicals), office visits, procedures (ex: wart removals or birth control IUD/implants), labs, medical supplies (ex: crutches).

*Deductible - Do you have a deductible and has it been met?*

If you have a deductible and it has not been met, you may be responsible for all or some of the charges.

*Co-insurance/Co-payment - How much is your co-insurance and/or co-payment?*

You are responsible for Co-insurance, Co-payments, and Deductibles.

*Network* - Is the provider in-network with your insurance? Providers are physicians or Physician Assistants.

The list of our providers is at this [link](https://studenthealth.uiowa.edu/about-us/our-staff). Ask about your individual provider by name, instead of The University of Iowa or Student Health.

Is a *referral or pre-authorization* required?

You may need a referral from your Primary Care Provider or a pre-authorization for certain services. Examples may include, but are not limited to x-rays, immunizations, preventive care, and mental health.

**Insurance benefits and coverage are determined by your insurance company and your insurance plan. You are responsible for any charges not covered by your insurance.**

If you need assistance, please stop by or call our Business Office at 319-335-8376.