

√ Checklist

For Students Enrolled in Student Health Insurance Plan (SHIP) Who are Referred Outside of the University

1. You must first visit either the Student Health Service, the Counseling Service, the Disabled Students Program or the Hosford Clinic for care unless you are more than 50 miles from the University. If your health needs cannot be met within the University, you will be referred to an outside provider. You will receive a referral form.
2. The insurance company will pay no claims from an outside practitioner without a copy of this form. Please take the form to your provider and ask that they send it with their bill to the insurance company.
3. If this is the first time you have received a referral, you may wish to visit the Insurance Advisor in Student Health to explain how the insurance process works. You may access the insurance plan brochure and a question and answer sheet online at www.sa.ucsb.edu/studenthealth/insurance.
4. You must file a claim for benefits in order for the insurance company to know that you have received care for which there has been a charge. You may file the claim online or you may submit a copy by mail. Please access the above website to either print a claim form or to submit a claim online.
5. You may receive a letter from Personal Insurance Administrators (PIA), the claims administrators, requesting more information regarding your claim. They may not have received your *Referral Form* or *Claim Form*, or they may need more information regarding your specific condition or about other insurance you may have. Be sure and respond to them quickly to assure timely processing of your claim.
6. If you have more than one insurance plan, you must file a claim (send a claim form) to each insurance company. Your University-sponsored insurance (USHIP or GSHIP) is always secondary (unless you also have an HMO plan or MediCal.) This means that your other insurance is primary – that it is responsible to pay benefits on your claim before your student insurance pays. It is necessary for the claims administrators (PIA) to receive what is called an Explanation of Benefits (EOB) from your primary insurance. We recommend making a copy of the EOB that you receive and sending it to PIA. This is needed in order for them to determine if any unpaid amounts qualify for reimbursement by your student insurance. It is *your responsibility* to follow up with your primary insurance carrier to make sure that they have submitted the Explanation of Benefits to PIA.

If you have further questions, please contact an Insurance Advisor in the Student Health Service between 8:00 a.m. and 4:30 p.m., by phone at 893-2592 or by email at Insurance@sa.ucsb.edu.