



EMORY
UNIVERSITY

Student Health Services
Campus Life

STUDENT HEALTH SERVICES FINANCIAL POLICY

Atlanta Campus:

Payment is expected at the time a service is rendered. We accept check, Visa, MasterCard and Discover cards. Also, you can request balance transfers to your Emory student account. All unpaid charges will be automatically remitted to Emory University Student Financial Services to be included in your central account. Student Financial Services will bill you for any unpaid charges.

Emory University Student Health Services (EUSHS or Student Health) is a primary care PPO/POS (not HMO) provider for insurance carriers that contract with Emory Healthcare (our faculty practice group). The list includes Aetna, Cigna, Humana, United Healthcare, Tricare and Anthem Blue Cross/Blue Shield along with many others; however, we are not in contract or participating with any HMO plans, Medicaid, Medicare or Kaiser affiliated plans. Emory University requires all students to have insurance, and you must provide Student Health with your current health insurance card at least once per semester or when changes to your carrier occur.

Emory sponsors an Aetna Student Health Insurance Plan (EUSHIP). Every Emory student can participate in EUSHIP, but you do have the opportunity to waive out. If the waiver is granted due to your having your own participating (PPO/POS) insurance listed above or you are a dependent on an insurance (PPO/POS) plan, you can or may be subject to some kind of financial responsibility. That is dependent on your benefits package along with your deductible status at the time services were rendered.

We will file eligible charges incurred at EUSHS with your primary insurance carrier. We will provide you with copies of all relevant paperwork you will need to resolve any issues with your carrier if they arise. We will wait at least 60 days from the date of filing the claim to receive payment. If the charges are unpaid at the end of 60 days, we will transfer the balance to Student Financial Services for billing on your student account. Charges considered self-pay or not covered by insurance will be transferred to the student account within 30 days.

You are responsible for paying the bill in full and obtaining reimbursement from any secondary health insurance company. When needed, we will assist you in preparing the necessary forms to expedite processing of your insurance claim, but we do not coordinate benefits (i.e., file a claim or send in the form) with secondary insurance companies.

We will not dispute your insurance company over your claim; this is your responsibility and obligation. We will file your claim (primary coverage) one time. You must provide us with your current health insurance card. Upon request, we will supply you with a copy of the claim so you can resubmit it if necessary.

Oxford Campus:

Oxford Student Health Services are unable to file charges with your primary insurance carrier unless you have Aetna Student Health Insurance Plan (EUSHIP). You are responsible for paying the bill through your OPUS account.

LABORATORY & RADIOLOGY SERVICES

Atlanta Campus:

To provide quality medical care and as a service to our patients, EUSHS obtains laboratory specimens from patients and forwards these specimens (blood, urine, stool, culture specimens, tissue specimens for pathology, etc.) to Emory Medical

Laboratories (EML) for testing and analysis. Student Health Services will only submit insurance claims for EUSHIP. All other insurance plans will be billed separately by EML or Emory Healthcare. Furthermore, all radiology services will be billed separately by The Emory Clinic (TEC) or Emory Healthcare (EHC).

The Emory Clinic (TEC) and Emory Healthcare (EHC) and Emory Medical Laboratories (EML) are separate entities from EUSHS. Therefore, if you elect to have laboratory or radiology services performed at EUSHS, you must understand that you may be billed by one of the other above-mentioned entities and not by EUSHS for the services performed. We cannot guarantee that your insurance will pay for all, or even part, of the testing ordered. If you are unsure of your insurance coverage for laboratory testing or radiology at EML, TEC and EHC, or services billed by EUSHS, we encourage you to contact your insurance company before proceeding with the services.

Oxford Campus:

Oxford Student Health will obtain laboratory specimens from patients and send them to Quest Diagnostic Laboratories for testing and analysis. Quest will bill you directly for lab tests and services performed. There is a fee for venipuncture performed at Oxford Student Health Services which students are made aware of prior to testing. We cannot guarantee that your insurance will pay for the testing ordered. If you have questions about lab coverage, we encourage you to contact your insurance carrier prior to proceeding with testing.

I have read and understand the policies above:

Print Name

Date

Emory Student ID #

Signature

Legal Guardian Signature for Minor (less than 18 y/o)

Revised 6/24