Life Cycle of a Claim

1. Patient schedules appointment
2. Patient checks in for appointment: insurance information is collected and verified
3. Patient is examined by provider who then codes services performed
4. Coding is reviewed by billing staff and a claim is then sent to the insurance carrier
5. Once the claim is processed by the carrier, payment is remitted to Student Health Services
6. Payments are posted to patient accounts with any patient responsibility (copays, deductibles, coinsurance, or denials) transferred to student’s university fee bill

*The entire process can take 4-8 weeks. Delays/Charges on the fee bill can occur due to inaccurate or no insurance information provided at the time of service. Make sure you have your up to date insurance card on you at all times when presenting for services. You will receive an email from the Bursar’s Office notifying you of new charges posted to your account. This is the only way the university communicates to the student that a charge has been added to the bill. ****SHS DOES NOT MAIL BILLS HOME****

*If a student has a flex spending account (FSA) or health savings account (HSA) and would like to make payment using a specific debit card for medical costs, once a student receives notification via email from the Bursar’s Office, they should contact SHS either by phone or in person. Billing staff will then credit the fee bill and process the payment at our facility. (Please note: credits take approximately 24-48 hours to post to the account. If a charge is still appearing on your bill after that, contact the Billing Office at 860.486.9239)

*If a student has an insurance policy that requires a referral from a Primary Care Provider (PCP), it is their responsibility to obtain that prior to the visit or shortly after being seen by a provider at SHS. Usually the PCP office will contact our office (860.486.9239) for any pertinent information needed to process the referral. Failure to obtain a referral will result in a denial and any charges incurred will be patient responsibility and posted to the fee bill. Keep in mind that we will post charges to your fee bill if we have not received a referral but have determined your plan requires one. This is to get your attention quickly so that you can obtain the referral in a timely fashion. Some insurances allow backdated referrals, some do not.

*If a student has an insurance plan that SHS does not participate with, charges are patient responsibility and will be posted to the fee bill. Patients will be responsible for checking with their carrier regarding self-filing claims for reimbursement. Students can either request an itemized bill in person at SHS, or log into their student health portal using these instructions:

You can access invoices for each visit by logging into your health portal at:
myHealth.uconn.edu
Once logged in, please click on **Appt. Scheduling** and then **View Appts**. You will then see two tabs, one that says **Upcoming** and one that says **Previous**. Click on **Previous** to view all past appointments. You should see a menu that says **Action**, and from the drop down menu you should see the word **Receipt**. Click on **Receipt** to bring up your itemized receipt/details of the visit. **This itemized bill will have all the information that an insurance carrier needs to process an out of network claim.**