

Understanding Health Insurance

Brown Health Services Patient Education Series

Lab tests in general

- There are hundreds of different health insurance policies that Brown students may have through their families, as well as the Brown Student Health Insurance Plan (SHIP).
- In discussing lab tests that you and your Health Services provider want to perform, providers will not know what your specific health insurance policy will cover. You can call the number on the back of your health insurance card to make a general inquiry about what's covered under your policy.
- Providers will do their best to use "codes" that are legally correct in ordering tests and some- times may let you know if they anticipate that a certain test is unlikely to be covered. However, providers are not responsible for assuring insurance coverage.
- If you want to know beforehand if a test will be covered by your insurance, YOU must call your insurance company yourself to ask what tests are covered. Your provider can tell you what tests and diagnoses to ask about before you call.
- Some insurance companies require for lab testing to be covered, that it must be done at specific labs, different from the Lifespan Lab that is located on site at Brown Health Services. You must check this by contacting your insurance company. Again providers and Lab personnel will not know which lab is required for all the different insurances students have.
- To contact your insurance company: 1)Call the customer service number on your insurance card, 2)Ask if your insurance company covers lab testing at Lifespan labs. If yes, you can go to the lab co-located at Brown Health Services. If not, ask the name of the plan's preferred lab in the Providence area and give this information to your provider. East side Clinical Lab and LabCorp are two local options.

STI tests specifically

- Many insurances cover testing if STI symptoms are present, but may not cover screening tests, like those done as part of a routine GYN visit, or when you think you may have been exposed to an STI but have no symptoms.
- Be aware that when your parents are owners of your insurance policy, if lab tests are performed, the insurance company may send an EXPLANATION of BENEFITS (EOB) to the policy subscriber, indicating that testing services occurred on a given date. Even though results are generally not indicated, the EOB may stimulate some questions from home. If this concerns you, you may be able to request that your insurance company mail any EOBs related to sexual health care services to you only at your University address. Call the number on the back of your health insurance card to inquire about this.
- You can choose to pay out of pocket for STI tests, and ask to have the Lab bill you directly at your University address instead of the subscriber (home) address, but some tests can be costly. (Chlamydia and Gonorrhea tests can run about \$110 each, for example.)

Also important

- Health Services does not share any medical information about your care with anyone, without your permission.
- Visits/appointments at Health Services with our providers and nurses are never billed to insurance. These services are included in your Health Services fee and there is no additional charge. Only lab tests, prescriptions, or x-ray services are billed to insurance or charged to your bursar account.
- Correspondence from Brown Student Health Insurance Plan (SHIP) is generally directed to you, at your University address, not to your family.