



## Health Insurance

What you need to know about health insurance requirements at Northern Light Cutler Health

### **Does UMaine offer a student insurance plan?**

Yes. UMaine offers a Student Health Insurance Plan for students. Learn about the plan and benefits at [umaine.edu/bursar/insurance](http://umaine.edu/bursar/insurance).

### **Should I bring my insurance card to all visits?**

Yes. Bring your insurance card to every visit so Northern Light Cutler Health Center staff can scan it into the billing system. You also will need the name and birth date of the policyholder.

### **Is a co-pay required when I have an appointment?**

Yes. A co-pay is required at the time of service. Co-pays usually range from \$15–\$30. Cutler Health also offers a 10 percent discount on co-pays when paid at the time of service. Credit cards, Black Bear Bucks, cash and checks are accepted.

### **I have an out-of-state Medicaid plan. Will my insurance cover services at Cutler Health?**

No. Medicaid coverage is state specific and only covers emergency care while away from home. Contact your state Medicaid office for an approved emergency care facility.



## How do I obtain a referral for my visit?

Contact your primary care physician and let him or her know you are sick and need to be seen at Cutler Health Center. A referral for your visit must be faxed to 207.581.9513. If your primary care physician has questions, he or she can call the billing department, 207.581.4006.

## Can I get my referral after my visit?

For the most part, no. Many primary care providers and out-of-state insurance companies will not process a backdated referral. It is your responsibility to let your PCP and insurance company know you are obtaining services at Cutler Health.

## Are there different types of referrals?

Yes. There are two types of referrals: in-state and out-of-state. If your primary care is located in Maine, a primary care-to-primary care referral needs to be generated by your PCP. If your primary care is located out of state, a cross-border referral should be generated. Your PCP's office will need to contact your insurance company and authorize your visit. All referrals, regardless of type, should be faxed to 207.581.9513. Many insurance companies offer a program called "Home Away From Home." Inform your insurance carrier when you will be leaving for school and fill out required documentation.

## Can I be seen at Cutler Health Center if I don't have insurance or my insurance plan doesn't offer out-of-network benefits?

Yes. Regardless of insurance/financial status, Cutler Health will provide care to you. If your insurance doesn't cover services at Cutler Health, the facility can work with you to establish a reasonable payment arrangement. Additionally, Cutler Health will provide, under the Financial Assistance Program, a reasonable volume of service at reduced payment or no cost to persons meeting the criteria. Eligibility for financial assistance will be based on guidelines established by the Department of Health and Human Services. You can find this information and application instructions at [northernlighthealth.org/billing-help](http://northernlighthealth.org/billing-help).

