Billing Process

Anthem Blue Cross is the UC SHIP claims administrator. Student Health and Counseling does not pay or process any insurance claims. If you have questions about your bill you may call 1-800-888-2108 for details.

When you are referred to a healthcare provider outside of SHCS and to expedite the payment of your bill, follow the steps below:

Steps

Step 1: Bring Your Referral to Your Appointment

Bring your referral and your Anthem ID card to your appointment with the specialist. Your appointment may be cancelled if you arrive without it.

Step 2: Give the Doctor Your Insurance Card

Give the doctor's office your health insurance ID card (call 1-800-853-5899 to get it). If Steps 1 was done correctly, billing issues should not arise. If billing issues arise, please review the Medical Billing Process [1].

Step 3: Medical Billing Questions

If you receive a medical bill, and you have followed the steps above, the bill is likely your annual deductible, co-insurance or co-payment. To find out, call 1-800-888-2108. Note: The insurance company also sends you Explanation of Benefits when claims are processed.

What are my out-of-pocket costs?
Bluecard Worldwide provides emergency assistance with both medical and travel needs. Here’s how it works: The annual deductible, co-insurance, and co-payment that apply to services received outside of Student Health and Counseling are as follows:

- $200 annual deductible per policy year
- 10% of costs of covered benefits for network providers
- 40% of costs of covered benefits for non-network providers
- $20 co-payment for each doctor’s office visit
- $100 ER co-payment

**Frequently Asked Questions**

**Q: Why hasn’t my bill been paid?**

**A:** The claims administrator, Anthem Blue Cross, needs authorization from Student Health & Counseling Services before claims are processed. Anthem Blue Cross maintains the right to investigate submitted claims, and sometimes require additional information including claim forms as necessary for the proper adjudication of the claim, at its discretion.

Also make sure the claims administrator received a copy of the bill which includes the necessary CPT codes. Even if you gave the provider of care your insurance information, sometimes the actual bill doesn’t make it to Anthem Blue Cross. Confirm that the insurance company has a copy of the bill.

**Q: Why was my claim denied? What do I do now?**

**A:** It may be that you are lacking a referral from Student Health & Counseling Services or the service you had received is an insurance exclusion. You have the right to request an independent medical review if healthcare services have been improperly denied, modified, or delayed based on medical necessity. Always keep a copy for your files of all forms submitted for claims.

**Q: How do I get reimbursed for services I paid for?**

**A:** If the specialist does not bill the insurance company directly, then you will need to get reimbursed by the insurance company by completing the Medical Claim Reimbursement Form [3]. In this case, make a copy of your receipt and itemized bill, complete a claim form, and mail both to Anthem at P.O. Box 60007, Los Angeles, CA 90060-0007. If billing issues arise, please review the Medical Billing Process [4].

**Q: Who do you call for billing questions?**

**A:** Call Anthem Blue Cross, the claims administrators, at 1-800-888-2108.