Quick Guide to Health Insurance

Health Insurance can be confusing and OU Health Services at Goddard Health Center wants to provide you with resources to navigate your insurance plan.

OU Student Health Plan

OU Health Services is in-network with the OU Student Health Plan. Most services are covered 100% when you receive care at Goddard Health Center. Please refer to your plan booklet regarding specific coverage <u>details</u>.

OU Cigna Health Plan

OU Health Service is in-network with OU Clgna health plans. Please refer to your plan booklet regarding specific coverage <u>details</u>.

For all other Insurance Plans

OUHS is contracted with many major insurance companies and will file most insurance with a U.S. address, even if we are not contracted or are out-of-network with the plan. However, this does not guarantee that the insurance company will cover all the costs of services. **Only your insurance** can tell you if specific services are covered and will be paid. Contact your insurance company and discuss your coverage if you have questions about your out-of-pocket costs. Please be sure to check with your insurance company to see if OUHS is "in" or "out" of network with your plan. If OU Health Services is out-of-network, and not a partner with your insurance company, you may have to pay part or all of the bill yourself.

How to find out if OU Health Services is In-Network with your Plan

Contact your insurance company customer service line. This number is usually found on the back of your card. Please be aware that you may not find our providers in an online search of your insurance directory. We are normally "directory suppressed" because we only see patients affiliated with the University.

Be prepared to ask these questions:

- Does my insurance pay for health care services provided by OU Health Services?
- Is OU Health Services "In" or "Out" of network with my insurance?
- Will I need a primary care provider's referral, in order for my insurance to pay for care at OUHS?

You will need to provide the following information:

- Facility Name: We are listed as Board of Regents, The University of Oklahoma, OU Health Services.
- NPI number of our facility: Our facility NPI # is 1548372626.
- Provider name and NPI number: You may use Wesley Andrews, MD as a sample provider. (NPI # 1275566358).
- Address: 620 Elm Avenue, Norman OK, 73019.