



## **MANAGED CARE INFORMATION**

**Quibin Student Health Services**

If you have a managed care plan, for example an HMO, please be advised that many plans will *not* cover non-emergency out-of-network health care. This may require that your son/daughter return home for care in the case of an illness that is not a life-threatening emergency. Also, prescription medications might not be covered if the medication is ordered by a provider (MD/NP) who is not on the “provider panel” of your particular health plan.

Medicaid from any state other than New Hampshire is not guaranteed to cover the student for all New Hampshire medical expenses.

If your insurance is an HMO health plan, please work with your student to ensure that the student is aware of all steps that need to be followed for their HMO in the event the student is referred to off-campus medical care while at Rivier University. This includes any medications ordered.

The staff at Quibin Student Health Services will do as much as we can to work with the student to ensure HMOs cover what is necessary; however, ultimately the costs incurred will be the parents’ and student’s responsibility.

Due to strict privacy laws, most insurance plans will not talk to anyone other than the named insured. Therefore, it is important for the student to understand the process required for obtaining authorization for payment from his/her HMO provider, as it may be necessary for the student to personally contact the insurance company and the primary care provider.