**UHCSR UT Knoxville Referral Guide 2022-2023**

For the best benefits, all UT Knoxville students should first utilize the Student Health Center (SHC) providers from whom treatment will be administered or referral issued. Expenses incurred for medical treatment rendered outside of the Student Health Service for which no referral is obtained will be covered at the non-preferred level of coinsurance.

* **Initial referrals MUST be written by one of the providers at the UT Student Health Center\***
* **Referrals ARE NOT required if the student is more than 50 miles from campus**
* **Initial referrals written by off-campus providers or ER staff ARE NOT valid**
* **One referral *per condition per policy year* is necessary\***
* **A specific condition or symptoms MUST be listed on the referral**
* **Additional treatment related to a single condition will be covered under a single referral\***
* **ALL Referrals EXPIRE on *July 31* of each year and MUST BE renewed each year after *August 1***
* **For questions regarding the referral process, please contact the broker**
* **Full Details in the Plan Brochure:** https://www.studenthealthprograms.com/documents/

**\*ONE REFERRAL PER CONDITION!** For example: A student goes to the UT Student Health Center complaining of knee pain. The SHC provider writes a referral for the student to see an orthopedic doctor listing “knee pain” as a condition. The orthopedic doctor diagnoses the student with a meniscus tear (causing the knee pain). The orthopedic doctor then sends the student to the hospital for an MRI, and the student is subsequently scheduled for surgery. The visits to those providers would be covered under the original referral since all of the visits/treatments are related to the original condition of knee pain. **However**, if the referral is written for a specific condition, but the actual diagnosis turns out to be unrelated or changes, the student would need to come back to the SHC before seeing any other doctors.

**NO REFERRAL IS REQUIRED UNDER THE FOLLOWING CONDITIONS:**

* **When student is more than 50 miles from the UT Knoxville campus**
* When calling to verify insurance, mention the student is more than 50 miles from the UTK campus
* **A Medical Emergency**
* Student must return to SHC for follow-up care or further referrals after a visit to the Emergency Room; referrals from an ER provider are not SHC referrals
* **When Student Health Center is closed: Weekends and After 4:00pm on Weekdays**
	+ Student must return to SHC during normal hours for follow-up care or further referrals; referrals from outside providers are not SHC referrals
* **When student is no longer eligible to use the SHC due to change in student status**
	+ For instance: If a student buys annual coverage in the fall but graduates in December, referrals are no longer necessary since the student becomes ineligible to be seen at the SHC
* **Maternity/Gynecology Care**
	+ Includes pregnancy and annual well woman exams
* **Mental Health Care**
	+ Includes therapy, medication management, and substance disorder treatment

**NOTE: Dependents AND Visiting Faculty/Scholars – NO REFERRAL NECESSARY**

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**\*IMPORTANT NOTES:**

* Referrals **CANNOT** be written for “general” or “ongoing” care and each referral MUST state the condition for which the student is being seen; new referrals are required if the diagnosis or condition changes
* For the BEST financial benefits under the insurance plan, students should make an appointment to obtain referrals from the Student Health Center **BEFORE** seeing outside providers
* Because of medical liability, our providers may not write referrals for students who aren’t seen at the SHC
* If no referral is obtained, UHCSR will process claims at out-of-network rates (see full Plan Brochure)
* Students who have graduated are **not eligible** to be seen at the SHC and are exempt
* **DEPENDENTS AND VISITING SCHOLARS/FACULTY ARE NOT ELIGIBLE TO BE SEEN AT THE SHC AND ARE EXEMPT FROM THE REFERRAL PROCESS**

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