

Accepted Insurances

UNM Student Health and Counseling is in-network with the following insurance plans:

Medical Insurance Plans

- Aetna
 - Continental Plan benefits
 - Health Scope
 - Meritain Health
 - AFSPA
 - MCHS
- Blue Cross Blue Shield Centennial
- Blue Cross Blue Shield
- Academic Blue
- Cigna
 - Health Partners
- Molina
 - Molina Gold
 - Molina Silver
 - Molina Bronze
 - We **DO NOT** Accept out-of-state Molina
- New Mexico Medicaid
 - Presbyterian Turquoise Plan
 - BCBS Turquoise Plan
 - Molina Turquoise Plan
- Presbyterian Commercial Plans
- Tricare West
- United Healthcare
 - UMR
 - Harken Health
 - HPN Solution
 - Oxford Health Plan
 - United Healthcare Integrated Services (UHIUHC)
 - MyUHCOne
 - UHC Students
 - GEHA
 - Medica
 - All Savers
- UNM Presbyterian (UNM Group Plan Only)

Please note:

SHAC does not bill Medicare or international insurance, including for Word Trips and Kaiser Permanente.

Does my insurance plan cover these services?

- Please get in touch with your insurance company to confirm that we are a participating provider for your insurance policy. Your insurance card will help you locate the Customer Service phone number to contact your insurance company.
- Once the service is provided, SHAC will submit a claim to your insurance company. Per your insurance company's guidelines, any non-covered services will be billed to the bursar account.

Definitions

- + **Your Insurance Allowable Amount:**
 - The estimated rate your insurance company has agreed to pay for each service.
- + **Your Insurance Co-Pay Amount:**
 - The amount that your insurance company expects you to pay upon each visit.
- + **Your Deductible Insurance Amount:**
 - The amount you must pay each year before your plan starts paying benefits.
- + **Your Co-Insurance Amount:**
 - The percentage of the covered amount your insurance requires you to pay.
- + **Your Estimated Cost:**
 - The estimated amount you will be responsible for paying.

Disclaimer:

The information provided is a UNM SHAC estimate and does not guarantee final billed charges. Final billed charges may vary from UNM SHAC estimates for many reasons, among them the patient's medical condition, unknown circumstances or complications, final diagnosis, and recommended treatment ordered by the physician. Professional fees, such as specialty physician, radiologist, laboratory, and pathologist fees, are not included in this estimate. Insurance benefit information (where applicable) is based on information provided by your insurance company as of the date of this estimate. Benefits and eligibility are subject to change and are not a guarantee of payment.