



## Quibin Student Health Services – Rivier University Health Insurance and Managed Care Information

---

**To:** All New Students

**Re:** Health Insurance and Managed Care Information

Rivier University requires *all full-time undergraduate students* to carry some form of health insurance.

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 parents/guardian to ensure that you are aware of all steps that need to be followed for the HMO in the event you are 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 you 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 speak to anyone other than the named insured. Therefore, it is important for you, the student, to understand the process required for obtaining authorization for payment from your HMO provider as it may be necessary for the student to personally contact the insurance company and the primary care provider.