In-Network versus Out-of-Network

In-Network: a doctor, hospital or other provider accepts your health insurance plan. These providers, also known as “participating providers,” agree to accept the amount approved by your insurance provider for a service. For example, if a physician charges $100 for a service and your insurance’s approved amount for that service is $70, you would save a total amount of $30 for that service.

Out-of-Network: a doctor, hospital, or other provider does not accept your health insurance plan. These providers will not accept your insurer’s approved amount for services and you will be responsible for paying the difference between your plan’s approved amount and the provider’s full charge for services rendered.

Deductible: the amount you pay for health care services before your health insurance begins to pay. For example, if your plan’s deductible is $300, you would pay health care expenses totaling $300 before your insurer would begin submitting payment for health services.

How to Find an In-Network Provider

If you are enrolled in WSUSOM’s student health coverage, to find an in-network provider please use the Find a Doctor tool on the BCBSM/BCN website. For students enrolled in coverage outside of the student health plans, please contact your insurance provider to inquire about in-network providers.

Please Note: Regardless of your health insurance plan, it is always best practice to contact a provider and inquire if they accept your insurance prior to receiving any service if this information is not readily available to you.

*For additional information on student health plan coverage and access to full benefit packages, please access the “Plan Materials” section of our insurance website.