

Insurance Billing & Your Privacy

Information for students enrolled in a parent's insurance plan

Cornell Health bills students' insurance plans as the primary payer for **medical and psychiatry services**. (Counseling services and sexually transmitted infection [STI] screenings are excluded from insurance billing.)

When charges are billed to your insurance, **your insurance plan's explanation of benefits (EOB) statement will contain some brief information about your visit**, including a "diagnostic code" that is required by insurance companies to process reimbursements.

For students who are on a parent's or guardian's insurance plan, the policyholder (parent/guardian) is the EOB recipient and may see that information.

If privacy is a concern

If you have concerns about insurance communications revealing confidential healthcare services to your parent(s), guardian(s), or another policyholder, here are some steps you can take.

Step 1: Request a billing "pause for privacy" from Cornell Health.

A billing pause for privacy enables Cornell Health to delay billing your insurance for 30 days to allow you time to contact your insurance company (see Step 2 below).

To request a pause for privacy, speak with your Cornell Health provider during your appointment, or contact our Billing Office before or immediately following your appointment: call 607-255-7492 or email cu-healthbilling@cornell.edu. Requests must be made no later than the day of your appointment.

Step 2: Contact your health insurance company to establish confidential communications.

Some insurance plans have provisions for adult dependents to receive their own EOB when covered by a parent's/guardian's plan. During your 30-day pause for privacy, **contact your insurance company** using the customer service or member services number on the back of your insurance card and ask the following.

- **Ask how to submit a Confidential Communication Request (CCR).** A CCR asks your insurance company to send your EOB and other health communications directly to you instead of to the policyholder. (Some insurers accept [New York State's standard CCR form](#); others require you to complete their own privacy request form.)
- **Ask what information the policyholder can see through the insurance plan's member portal.** Ask whether you can establish your own member account or update your communication and privacy preferences to protect the confidentiality of your healthcare information.

What to do if your insurance plan doesn't support separate EOBs:

If your insurance plan does not support separate EOBs, ask your health insurance company for written documentation confirming that information.

Send the documentation to our Billing Office within 30 days of your service at Cornell Health (send to cu-healthbilling@cornell.edu or Cornell Health Billing Office, 110 Ho Plaza, Ithaca, NY 14853).

Our Billing Office staff will then contact you to provide you with other options to protect your confidentiality.

Questions?

Please contact the Cornell Health Billing Office at cu-healthbilling@cornell.edu or 607-255-7492.