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What are Medical Specialists?

A medical specialist is a health care provider who focuses on a specific type of medical care. While a primary care provider (PCP) supports general health, a specialist will have a narrow focus area. For example, a neurologist focuses on the brain and nervous system. A specialist may also focus on specific diseases, such as an oncologist, a provider who diagnoses and treats cancer.

Medical specialists are sometimes called secondary care providers. They're often seen after a visit to a primary care provider.

Where can I go to meet with a Primary Care Provider?

Are you enrolled in the University Aetna Insurance plan?

Yes

Schedule a medical visit with MS

No

Have you paid the full-time Columbia Health & Related Services fee?

Yes

Find a provider that is in-network with your Insurance

No

IDK

IDK

Schedule an HPA

If you've paid the full-time Columbia Health & Related Services fee, schedule an appointment for primary care with Columbia Health’s Medical Services.

If you have not paid the full-time fee, you will need to find an off-campus PCP. For additional information, check out the guide on how to find a PCP.
What is a Referral?

A referral is a written or electronic note from a health care provider that says you need to be seen by a specialist. Depending on your insurance plan, you may need to have a referral from your primary care provider before visiting a specialist. If you don’t have a referral, your insurance company may charge you for the entire cost of the visit.

Referrals can cover multiple visits. Your PCP may issue you a standing referral to meet with a specialist for managing chronic conditions long-term. Talk to your PCP to confirm the length of your referral. If your referral is for a single appointment, you will need a new referral for any additional visits.

How do I know if I need a referral to see a specialist?

This depends on the type of health insurance plan you have. Some plans, like an HMO, require you to have a referral from your PCP. Plans like a PPO don’t require a referral. Contact your insurance provider for an overview of how your plan works.

If you’re on the Columbia University student health insurance plan, you are required to have a referral to see a specialist.
The type of insurance plan you have determines if you need referrals.

While there are many types of insurance plans, two common types are:

Health Maintenance Organization (HMO)
An HMO has a specific network of healthcare providers that you can see that accept your insurance. If you see a healthcare provider outside of this network, you may be responsible for the full cost of any visits or services you receive.

Preferred Provider Organization (PPO)
A PPO also has a specific network of healthcare providers that accept your insurance, although you will have the ability to see healthcare providers out of network. If you see a healthcare provider out of network, your insurance will still cover the visit. But you’ll pay more than if you saw an in-network healthcare provider.

There are also other types of health insurance plans beyond HMOs or PPOs.

Check out the definition guide created by the US Department of Health or contact your insurance company for an overview of how your plan works.

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