

# What are Medical Specialists?



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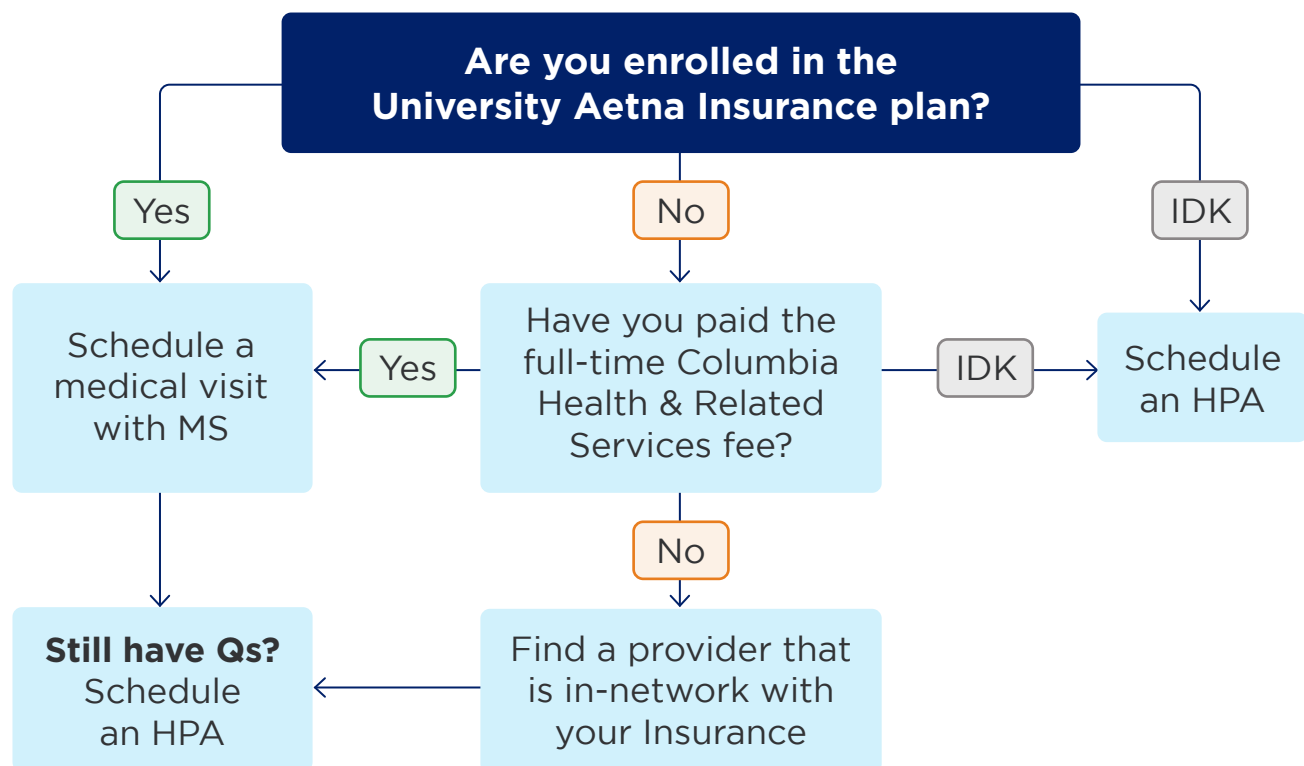
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# What are Medical Specialists?

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?



**\$** If you've paid the full-time [Columbia Health & Related Services fee](#), [schedule an appointment](#) for primary care with Columbia Health's Medical Services.

**Q** 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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