My insurance requires a referral. How do I find a Medical Specialist?

Columbia Health

Quick Reference Guide ▶

Medical Services

Health Promotion Appointment

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Remind me again, 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. A referral lets you schedule an appointment with a specialist that is in-network with your insurance. This means they accept your specific insurance plan. Not all insurance plans will require a referral.

Where do I go to get a referral?

A primary care provider (PCP) will give you a referral to a specialist if they are unable to address your concerns or if the care you need is more specialized. If your insurance plan requires a referral, **you must visit your PCP before you schedule an appointment with a specialist**. If you don't get a referral, your insurance may refuse to pay any costs from the visit.

$ **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. Any student can schedule a Health Promotion Appointment with a Resource Specialist at Columbia Health. During these appointments you can discuss getting connected to off-campus health care and resources to support your health needs.

For additional information, check out the guide on how to find a PCP.

Are there different types of referrals?

There are two main types of referrals to a specialist:

Direct referral

Your PCP sends you to a specific health care provider.

Open referral

Your PCP says the type of specialist you need. You can see any specialist that is in-network with your insurance plan.

What's the process if my PCP gives me a direct referral?

1. Schedule an appointment with your primary care provider to discuss your health concerns.

2. Your provider will give you a direct referral to a specific provider.

3. Schedule an appointment with that specialist.

4. If you have concerns with the specialist (a long wait time, not a good fit, etc.), contact your PCP to see if they can give you a referral to a different specialist.

   • You can also search your insurance provider directory to see other providers that are in-network and ask your PCP if they can write a referral to a specific provider.
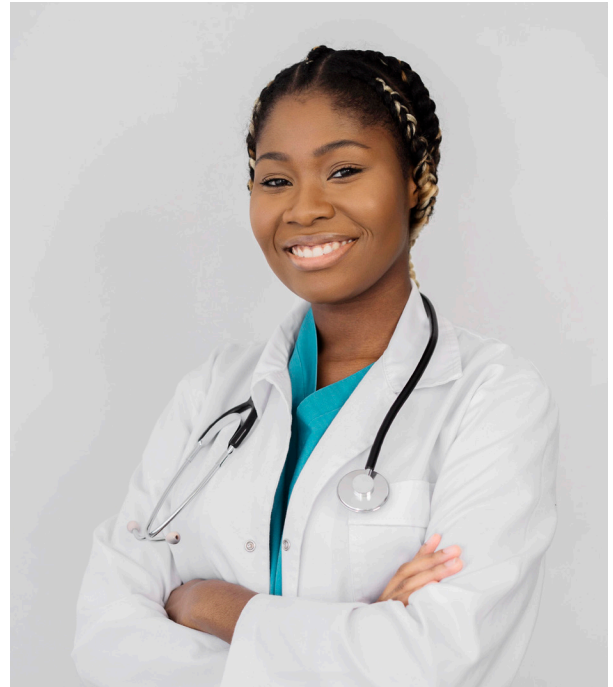
What's the process if my PCP gives me an open referral?

1. Schedule an appointment with your primary care provider to discuss your health concerns.

2. Your provider will give you an open referral to see a specialist.

   • Consider asking your PCP if they have any specific recommendations.

3. Find a specialist that is in-network with your insurance.

4. Schedule an appointment with that specialist.

5. If you have concerns with the specialist (a long wait time, not a good fit, etc.), you still have an active referral! Reach out to another in-network specialist to set up an appointment.

Now that I have a referral, how do I find a specialist?

Now that I have a referral, how do I find a specialist?

> Ask your primary care provider if they have any recommendations.

> Look at the websites of any medical centers near where you live to see if they offer the type of care you need.

> Ask your family, friends, co-workers, or even social media to get recommendations from those you trust.

> Do an internet search for the specialist you need and click on the link that seems appropriate:

- You might try the New York State Provider & Health Plan lookup tool to see the directory managed by New York State.

- Medline Plus lists directories organized by professional association.

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You can find a specialist through any of these methods. Once you've found a specialist, you'll want to check that they accept your insurance plan.

How do I see professionals that are in-network with my insurance?

To see if they are in-network with your insurance, you can check your insurance directory. Log in to your insurance provider patient portal. Then you can use their directory to find providers that are in-network. If you are unsure of how to access your patient portal, you can do an internet search for "*(your insurance provider)*" insurance provider directory." Upon searching, they will likely prompt you to log in to your account.

If you are unable to log in to your account, your insurance company may also have a general list of providers. For example, if you're on the Columbia Aetna insurance plan, you could search for "Aetna insurance provider directory" and then click the link that seems appropriate.

You can review a few examples of directories for reference:

[↗] [BlueCross BlueShield Find a Doctor](#)

[↗] [Aetna Find a Doctor, Dentist, or Hospital](#)
  - [Aetna Directory for Student Health Insurance](#) *(Use this link if on Columbia's Aetna insurance plan!)*

[↗] [United Healthcare Find a Doctor, Dentist, or Provider](#)

[↗] [Medicare Find & Compare Providers](#)

[↗] Medicaid is managed by each State. You can find Medicaid providers at [FindTreatment.gov](#), or search on the internet for "*Your State* Medicaid provider directory" to see resources, like the [NY State Provider look-up tool](#)

I want to be seen by a professional that shares identities with me. Can I add search criteria?

Yes. Many insurance directories allow you to search for providers based on different criteria (identities, specialty, cost, availability, etc.). Use the filters to find a provider that you feel comfortable with. Remember: the more filters you add, the shorter the list of specialists will be!

Now that I've found a specialist I'm interested in, what do I do?

The directories and medical website often have their contact information listed. Using that information, reach out to their offices and request an initial appointment. This may also be called an initial consultation or evaluation.

This process takes time. You may need to reach out to several specialists before you find one who meets your needs! Note that you'll need to pay a co-pay for each visit to a specialist – even if it's a consultation or evaluation.

See our guide on talking to providers and things to think about before, during, and after an appointment.