



Azusa Pacific University Health Center Medical Insurance Coverage

All undergraduate, fulltime students have APU medical insurance through Anthem Blue Cross. If you are covered under any other insurance company, that insurance is your “primary insurance”. The APU Blue Cross insurance is “secondary”. If you do not have any other insurance coverage besides the APU insurance, then the Blue Cross Insurance becomes your “primary insurance”. It is of importance that you communicate this important information to outside providers and/or lab stations. It is also important that you have the insurance cards available for them to make copies.

If you have Kaiser Insurance as your primary insurance, you need to go to Kaiser for all services.

If you have an HMO insurance, and you live within 50 miles from your parents home, you need to contact your Primary Care Physician for a referral. Your HMO plan is your primary insurance, so Blue Cross will not cover until your HMO has paid for services rendered. Blue Cross is only billed after your HMO insurance has paid. Blue Cross will then cover costs allowable under their plan. If you live more than 50 miles from home, your HMO may not cover you unless it is an emergency; however Blue Cross will still cover services as allowed under their plan.

If you have a PPO insurance plan, outside referrals are allowed. Again, it is important for you to present both insurance cards so they can bill accordingly for the services rendered. Your primary insurance (PPO) will be billed first. Once payment is received by the primary insurance, the secondary insurance should be billed for the remainder.

Fees for services rendered are your responsibility. If you have any questions, please feel free to contact our APU Student HealthCenter and speak with Tickie. The telephone number is (626) 815-2100.

Thank you

APU Student Health Center