



STUDENT HEALTH SERVICE (SHS) FACT SHEET

Mandatory Student Health Fee and Insurance Billing

Mandatory Student Health Fee includes but not limited to:

- dietitian appointments
- nurse triage
- immunization compliance
- online student health portal
- health promotion and prevention programs
- health and wellness education and outreach

Billable charges include but not limited to:

- office visits (exception for nurse triage and dietitian)
- immunizations & injections
- procedures
- treatments & supplies
- medical laboratory services
- prescriptions
- over the counter medications
- x-ray services

How do students know if their insurance will cover services at SHS?

- Each student is responsible for checking with their insurance company to determine:
 - covered services
 - if SHS is considered in-network or out-of-network

Billing Process:

- Starting January 1, 2019, SHS will begin submitting health insurance claims for students who receive clinical services.
- It is VERY important to bring current insurance information to all appointments including the policy holder's name, address and date of birth.
- Co-pays, if required, will automatically be posted to the student's account. This is determined by the student's insurance policy.
- Charges for clinical services rendered during the appointment will be submitted to the student's insurance company for processing. This can take 4-6 weeks.
- After insurance processing, any remaining balances (including co-pays, deductibles, co-insurance and any non-covered services) are posted to the student's account.
- Pharmacy will continue to process prescription claims.

Will Student Health Service bill my secondary insurance?

- If a student has provided secondary insurance information, SHS will submit the claim to the secondary after it been fully processed from the primary.

How do students pay for charges?

- Once the charges have been posted to the student's account, they have 30 days to pay their balance. Past due balances may result in registration and/or transcript holds and balances that are more than 30 days past due are subject to a late payment fee.
- Charges posted to the student's account can be paid via the following:
 - Online through Campus Connection via credit card (fees apply)
 - In person with cash/check at NDSU One Stop in the Memorial Union
 - In person or by phone in SHS via HSA (Health Savings Account) card payment. Please contact the SHS Insurance Coordinator to pay by phone or with questions regarding HSA at 701-231-5239.
- A statement of itemized services will be posted to the Student Health Portal for reference. Students will receive an email notification once this is available. *Students who are 'opted in' for text alerts will also receive a text message.*

What if a student forgets to bring their insurance card to an appointment?

- Without insurance information, claims will not be submitted. Students are required to provide insurance information within 3 business days of their appointment. If insurance information is not provided, the full balance will be posted to the student's account and they will be responsible for 100% of their charges.

What if a student does not want charges submitted to insurance?

- When a student checks in for their appointment, they will complete the "Do not file Insurance for Today's Visit" form on the portal and inform the front desk staff that they do not want the claim billed to their insurance. This form is only valid for that appointment. The student is then responsible for 100% of the bill, which will be posted to their student account.

What is a Deductible/Out of Pocket Expense?

- A co-pay, deductible, or co-insurance is the amount an individual must pay annually towards certain categories of medical expenses before insurance benefits begin. These amounts are set by the insurance. For more information on these amounts, call the number on the back of the insurance card.

What if a student does not have insurance?

- Currently enrolled and eligible students may utilize SHS regardless of having insurance or not.
- SHS staff will assist students with resources if requested such as Fargo Cass Public Health, Medicaid, etc.
- Depending on the situation the student may be advised of the emergency fund - https://www.ndsu.edu/onestop/finaid/assistanceprograms/student_emergency_fund/

Please contact the NDSU Student Health Service Insurance Coordinator with any questions:

Phone: 701-231-5239

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