



STUDENT HEALTH SERVICE (SHS)

Billing/Insurance Information Sheet

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

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

Billing Process:

- It is VERY important to bring current insurance information to all appointments including the policyholder's name, address and date of birth.
- Co-pays, if required by the student's insurance policy, will be posted to the student's account. NOTE: co-pays are not determined by SHS.
- 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. If a student has provided secondary insurance information, SHS will submit the claim to the secondary insurance after it been fully processed from the primary. This may result in longer processing time.
- After insurance processing, any remaining balances (including co-pays, deductibles, co-insurance and any non-covered services) are posted to the student's account.
- A statement of itemized services will be posted to the Student Health Portal for reference after the insurance has been processed. Students will receive an email notification once this is available.

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 may be 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) or FSA (Flexible Savings Account) card payments. Please contact the SHS Insurance Coordinator to pay by phone or with questions at 701-231-5239.

Disclosing or Releasing Medical Information:

- A signed authorization form must be signed by the student before SHS will be able to disclose any information to outside individuals (including a parent and/or guardian) regarding the student's appointment(s). The Authorization for Disclosure of Protected Health Information form is available at www.ndsu.edu/studenthealthservice/patient_resources/forms.

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

- Without insurance information, claims will not be submitted to the insurance company. 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 must request to fill out the "Do Not File Insurance for Today's Visit" form at the reception desk staff. This form is only valid for that appointment date. The student is then responsible for 100% of the charges for that visit, which will be posted to their student account.

What if a student does not have insurance?

- Enrolled and eligible students may utilize SHS regardless of having insurance or not.
- Resources for enrolling in a health insurance plan are available at www.ndsu.edu/studenthealthservice/patient_resources/enrolling_in_health_insurance/.
- Depending on the situation the student may be advised of the Student Emergency Fund (www.ndsu.edu/onestop/assistance) or a student may submit a Case Management Referral (www.ndsu.edu/deanofstudents/cases/referral/) through the Dean of Student's office. Please note these resources do not guarantee funding is available.

What is a Deductible/Out of Pocket Expense?

- A co-pay is a fixed amount (for example, \$30) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.
- A deductible is the amount of money you must pay out-of-pocket before coverage kicks in. Deductibles are usually set at rounded amounts (such as \$500 or \$1,000). Typically, the lower the premium, the higher the deductible.
- Co-insurance is your share of the costs of a covered health care service, calculated as a percent (i.e. 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.
- These amounts are set by the insurance. For more information on these amounts, call the number on the back of the insurance card.

Please contact Student Health Service with any questions:

Phone: 701-231-7331 (option 1)

Email: ndsu.studenthealthservice@ndsu.edu