

Using Health Insurance at the CSU Health Network



CSU Health Network is every student's on-campus home for health and well-being. **All CSU students have full access** to the wide range of medical, counseling, and health education and prevention services, **regardless of their insurance plan.**

What is the health insurance requirement?

- Colorado State University requires all domestic students taking six or more resident instruction credits to carry health insurance as a way of protecting your educational investment.
- Domestic students can meet the health insurance requirement by providing proof of coverage through a private/individual/employer/government plan **OR** by enrolling in the CSU-sponsored Student Health Insurance Plan (SHIP).
- All students must log in to the secure online waiver and enrollment portal to indicate how they will meet the requirement. No action by the deadline will result in automatic enrollment in the Student Health Insurance Plan, and you will be responsible for the insurance premium charged to your student account.
- Students must meet the health insurance requirement your first semester at CSU and every fall semester thereafter. Learn more at health.colostate.edu/health-insurance-requirement

What private insurance plans are accepted by CSU Health Network?

- CSU Health Network is an in-network medical provider with most major insurance carriers. A list of insurance plans accepted by CSU Health Network can be found online at health.colostate.edu/private-insurance-billing
- **Check with your insurance carrier in advance** using the information below to see how your plan will cover visits to CSU Health Network. For out-of-state or HMO plans, you may need to specifically request "away at college" coverage options.
 - **CSU Health Network Tax ID#:** 846000545
 - **CSU Health Network NPI#:** 1528156437
 - If you need individual provider NPI numbers, go to health.colostate.edu/primary-care-staff
- If a student has private health insurance coverage, we will file claims with the student's insurance carrier. Students are responsible for applicable co-pays, co-insurance, deductibles, and any non-covered charges. The charges will be applied to your student account and can be paid through RamWeb or at the CSU Health Network Billing Department.
- **Remember to bring a copy of your health insurance card AND prescription insurance card to every visit at the CSU Health Network.** (*Tip: take pictures of both sides of your card(s) to store on your phone.*)
- **NOTE:** We do not bill insurance for Counseling Services. Your student fees provide access to a range of mental health support services as no additional cost.

What is the RamCare Supplement Program?

- RamCare is a supplement for students who have their own health insurance coverage but want an inexpensive way to help cover out-of-pocket expenses at CSU Health Network.
- The cost is **\$125 per semester**, billed to the student account. Coverage includes up to **\$1,500 per semester** to pay for co-pays, deductible, and co-insurance charges for medical services at the CSU Health Network services; up to **\$200 per semester** toward prescription drug costs at CSU Health Network Pharmacy; and up to **\$50 per semester** in "flex dollars" to be used toward non-covered services within CSU Health Network, such dental services, optometry services (including contact lenses), and massage therapy.
- Learn more and enroll online at health.colostate.edu/ramcare



Student Health Insurance Plan (SHIP) Highlights 2020-2021

Domestic Students

The university-sponsored Student Health Insurance Plan (SHIP) is designed specifically for CSU students. This comprehensive PPO plan is designed to comply with state and federal laws, save students money and time, and provide convenient access to quality medical care on and off campus.

Students enrolled in SHIP receive benefits on campus within the CSU Health Network and for services utilized off campus at thousands of hospitals and medical office across Colorado and worldwide.

This table is for informational purposes only, and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations and exclusions as described in the policy. Rates and benefits may change subject to final Colorado Department of Insurance approval.

Summary of Benefits

When the Student Goes to:

	CSU Health Network (On Campus)	In Network Providers (Off Campus)	Out-of-Network Providers (Off Campus)
The Student Pays:			
Deductible	\$0	\$1,000	\$2,000
Out of Pocket Maximum	Not Applicable	\$6,850	\$13,700
Prescriptions	\$0 for Generic Drugs \$0 Brand Name Drugs No Specialty Fills	\$10 for Generic Drugs \$35 Brand Name Drugs \$60 Specialty Drugs	\$10 for Generic Drugs \$35 Brand Name Drugs \$60 Specialty Drugs
Provider's Office Visits and Diagnostic Services	*\$0	20% of the charges, after deductible	40% of the charges, after deductible

*The plan provides \$250 per year toward non-covered services at CSU Health Network such as dental care, massage services, optometry and more.
If tests are sent to off-campus lab, off-campus rates apply.

Coverage Dates for 2020-2021

Fall	August 1, 2020 - December 31, 2020 (Enroll/Cancel by September 9, 2020)
Spring/Summer	January 1, 2021 - July 31, 2021 (Enroll/Cancel by February 3, 2021)
Summer Only	May 1, 2021 - July 31, 2021 (Enroll/Cancel by the 1st day of 1st summer session classes)

Premiums for 2020-2021

Fall	\$1,493
Spring/Summer	\$1,745
Summer Only (equivalent of approximately \$270/month for plan year)	\$855

For more detailed information and a list of In-Network PPO Providers, visit health.colostate.edu/student-health-insurance

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Rev. 4/2019