Health Insurance and CSU

Insurance Mandate and Student Health Plan Option
New Health Insurance Requirement

Who is affected?

- **Domestic Undergraduate students** taking 6 or more resident instruction (RI) credits
  - Auto enrolled until provide other health insurance

- **Domestic Graduate students**
  - Over 6 RI credits will be auto enrolled until provide other health insurance
  - Under 6 RI credits – **NOT auto enrolled**
    - Go to the student insurance office to enroll prior to the tenth day of classes

- **No change for International students** in requirement or process
Health Insurance Requirement
What do I do?

• Domestic students:
  – Register for Spring classes
  – Look for an email to your official CSU email from Ascension (waivers@renadmin.com) beginning in late June or within 1-2 weeks of your registration if later. Subject heading will be “CSU Health Insurance Waiver and Enrollment Information”.
  – Follow the instructions in the email to provide your own health insurance information to waive out of the student plan or to confirm enrollment in the student plan.

• International students:
  – Register for classes.
  – Work with the Student Insurance office prior to the 10th day of classes to provide a waiver or remain on the student plan.
  – Waiver form available www.health.colostate.edu
Health Insurance Requirement

What is the criteria and deadline?

Deadline to complete the process is no later than the tenth day of classes

- **Domestic students:**
  - $2500 * or less deductible, unlimited coverage as per Federal Insurance requirements
  - Tricare, Veterans Benefits, Indian Services, Medicaid or Medicare *will be approved*
  - Employer group health plan or Individual policies that meet Federal insurance requirements
  * A High Deductible form may be completed for plans with deductibles >$2500

- **International students:**
  - $500 or less deductible, unlimited coverage as per Federal Insurance requirements
  - Policy benefits must meet Federal insurance requirements
  - Medical Evacuation and Repatriation coverage
International students registered for any credit level

Enrolled in the CSU Health Insurance Plan
- Receive confirmation email and ID card in the mail
- Done

Complete waiver form with CSU Insurance Office before February 5, 2014
- Receive confirmation plan is approved
- Enrollment in CSU Student Health Insurance Plan reversed
- Done

Complete waiver form with CSU Insurance Office before February 5, 2014
- Receive email from requesting more information
- Provide corrected or additional information
- Receive confirmation plan is approved
- Enrollment in CSU Student Health Insurance Plan reversed
- Done

= want to enroll in CSU Student Health Insurance Plan
= do not want to enroll in CSU Student Health Insurance Plan
Domestic students registered for 6 or more resident instruction credits - will be enrolled in the CSU Student Health Insurance Plan

Receive email(s) from Ascension about 1 - 2 weeks after registering for classes

- Confirm enrollment in CSU Student Health Insurance Plan
  - Done

- Remain enrolled in CSU Student Health Insurance Plan
  - Done

- Receive confirmation from Ascension plan is approved
  - Enrollment in CSU Student Health Insurance Plan reversed
    - Done

- Provide outside health insurance information to Ascension before February 5, 2014
  - Receive email from Ascension requesting more information
    - Provide corrected or additional information
      - Receive confirmation from Ascension plan is approved
        - Enrollment in CSU Student Health Insurance Plan reversed
          - Done

- Do nothing and February 5, 2014 passes
  - Remain enrolled in CSU Student Health Insurance Plan
    - Done

= want to enroll in CSU Student Health Insurance Plan

= do not want to enroll in CSU Student Health Insurance Plan
What if my health insurance plan deductible is greater than $2500?

- Provide your initial health insurance information to Ascension
- Ascension will provide via email, the option to complete a high deductible form for the following situations:
  - Health Savings Account
  - Parent support for higher deductible
What if I am currently uninsured and concerned about affording insurance?

- Expanded Medicaid eligibility
- Expanded financial aid assistance through CSU
  - Start with Student Financial Services
<table>
<thead>
<tr>
<th>Service</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Max. per Academic Year</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Deductible (ded.)</td>
<td>$0 at the CSU Health Network (CSUHN)</td>
</tr>
<tr>
<td></td>
<td>$500 when services are received outside of the CSUHN</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$2,000 (including ded., co-pay &amp; co-ins)</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>Insurance pays 80%/you pay 20% (60/40 out of network)</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>$0 at CSUHN Pharmacy</td>
</tr>
<tr>
<td></td>
<td>$10 or $35 at outside pharmacies (King Soopers, Walmart)</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 co-pay, ded., then insurance pays 80%/you pay 20% (60/40 out of network)</td>
</tr>
<tr>
<td>Physician and Specialist Visits</td>
<td>100% at the CSUHN</td>
</tr>
<tr>
<td></td>
<td>Outside providers – ded., insurance pays 80%/you pay 20% (60/40 out of network)</td>
</tr>
<tr>
<td>Mental Health and Substance Use Expense</td>
<td>100% at the CSUHN</td>
</tr>
<tr>
<td></td>
<td>Outside providers - ded., then ins. pays 80%/you pay 20% (60/40 out of network)</td>
</tr>
<tr>
<td>Surgery</td>
<td>ded., then Ins. pays 80%/you pay 20% (60/40 out of network)</td>
</tr>
<tr>
<td>Lab and X-Ray</td>
<td>100% at the CSUHN</td>
</tr>
<tr>
<td></td>
<td>Outside providers – ded., then ins. pays 80%/you pay 20% (60/40 out of network)</td>
</tr>
<tr>
<td>Preventative Care</td>
<td>100% at the CSUHN</td>
</tr>
<tr>
<td></td>
<td>Outside providers – ins. pays 100% (60/40 out of network)</td>
</tr>
<tr>
<td>Flex Dollars (for use at the CSUHN)</td>
<td>$100 per plan year to use toward non-covered services at the CSUHN such as dental clinic, optometry visit, therapeutic massage, over the counter medication</td>
</tr>
</tbody>
</table>
Why the CSU Student Plan?

- Care at the CSU Health Network (CSUHN) with no out of pocket cost for most services
- Same day walk in care between classes
- $2,000 maximum out of pocket cost
- Graduate student on the CSU plan may receive a stipend to help pay for the premium (check with the grad school)
- Premium $225/month with 80/20 coverage outside of the CSUHN, worldwide coverage and $2000 out of pocket max
- Prescriptions at the CSU Pharmacy with zero co-pay
- $100 dollars per plan year to spend on extras at the CSUHN (dental, vision, massage, over the counter medications)
- Convenient location on campus
- Benefits compare to a Gold level plan on Connect for Health Colorado. Pricing compares to a Bronze level plan
Things to think about with an Outside Health Plan

- Students can still be seen at the CSUHN regardless of what insurance plan they choose.

- You will need to find doctors in the area who accept your insurance.

- You may or may not be able to get same day appointments between classes.

- Know your plan – what is the deductible, what are the benefits, does your insurance work outside of Colorado?

- Students who are eligible for the Graduate school stipend will not receive the stipend if they are enrolled in an outside health plan.

- You will need transportation to your doctors office.

- You will pay $$ out of your pocket to meet your deductible before the plan starts to pay for care or prescriptions.
Comparison of Benefits

CSU Health Plan
- Premium - $225/month
- $500 deductible, 80/20 coverage
- $2,000 maximum out of pocket cost
- Medical, psychiatry and (5) counseling visits at the CSUHN are paid by your student health fees for full time students
- No cost at the CSUHN for most services including lab, x-ray, pharmacy, physical therapy, allergy, wellness care
- $100 to spend on non-covered benefits at CSUHN (vision, dental, over the counter meds, massage)

Colorado Exchange Plan
- Premium - $220/month (before subsidy)
- $3,000 deductible, 50/50 coverage
- $6,350 maximum out of pocket cost
- Medical, psychiatry and (5) counseling visits at the CSUHN are paid by your student health fees for full time students
- Will need to pay up front for most care until your $3,000 deductible is met except for wellness care
CSU Student Health Plan
$225/month premium
$500 deductible
80/20 cost share
$2,000 max.

Bronze Plan
$220/month premium
$3,000 deductible
50/50 cost share
$6,350 max.

ACL Tear

X-ray and Orthopedic Evaluation
$0

CSUHN Office Visit
$0

$500 + $900 = $1,400
(deductible + 20% cost)

CSUHN PT
(3 months)
$0

MRI - $1,000
Surgery - $4,000

CSUHN Office Visit
$0

$3,000 + $1,000 = $4,000
(deductible + 50% cost)

Follow Up Physical Therapy

CSUHN PT
(3 months)
$360

Total Out of Pocket
$1,400

OR

X-ray and Orthopedic Evaluation
$130

Outside PT
(3 months)
$2,400

Total Out of Pocket
$4,490 - $6,350

CSUHN PT
(3 months)
$0

OR

Follow Up Physical Therapy

CSUHN PT
(3 months)
$360

Total Out of Pocket
$1,400