**Fees, Insurance, and RamCare: what’s the difference?**

### Fees
By paying student fees, students have paid to use the CSU Health Network. Students taking fewer than six credits have the option to pay the student health and counseling fees.

<table>
<thead>
<tr>
<th>CSU Health Network Student Fees</th>
<th>Counseling Fee</th>
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<tbody>
<tr>
<td>Health Fee</td>
<td>Fall 2014/Spring 2015 $155.06 per semester</td>
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<tr>
<td></td>
<td>Fall 2014/Spring 2015 $42.02 per semester</td>
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<tr>
<td></td>
<td>Summer 2015 $100.79</td>
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<td>Summer 2015 $27.31</td>
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</tbody>
</table>

**Services fully subsidized by fees:**
- Unlimited Primary Care and Psychiatry Visits
- Behavioral Health
- Triage Clinic
- Individual and Couples Counseling (up to five sessions per semester)
- Groups and Workshops
- Learning Assistance Consultations
- Health Education and Prevention Initiatives
- Tobacco Cassation

**Services partially subsidized by fees:**
- Allergy Clinic, including injections
- Additional counseling sessions, drug and alcohol treatment and intensive outpatient services
- Dental Services
- Immunization Clinic
- Intravenous and Wound Care
- Laboratory Services
- Minor Surgical Procedures
- Nutrition Consultation
- Optometry Services
- Pharmacy
- Physical Therapy Services/Massage
- Radiology Services
- Sports Medicine/Orthopedic Clinic
- Travel Medicine

### Insurance
Health insurance is a requirement for full-time students. It is essential to cover services like emergency, hospital and specialty care, which are outside the scope of what the CSU Health Network provides. Students can either enroll in the CSU Student Health Insurance Plan or waive the plan by showing proof of other private health insurance. Students do not have to be enrolled in the CSU Student Health Insurance Plan to access services at the CSU Health Network, though the plan does provide additional benefits.

**CSU Student Health Insurance Plan (SHIP)**

**Campus Advantage**
- Fall Cost: $1,209
- Spring/Summer Cost: $1,474
- Covers allergy, lab, radiology, physical therapy, minor surgical and other procedures, intravenous care, infirmary, braces/casts/appliances, and counseling charges typically billed to a student’s account
- No copay for prescription drugs
- Provides $100 flex benefit, per plan year, to use for services not covered by Campus Advantage as well as summer health and counseling fees
- CSU Health Network bills plan
- Worldwide 24/7 coverage
- Comprehensive Health Care Reform compliant plan
- Eligible students taking fewer than six credits must pay the student health and counseling fees to enroll in SHIP

**Other Private Health Insurance Plan**
- Cost and benefits will vary

### RamCare
An option designed for students who have private insurance, the RamCare Supplement Program covers services at the CSU Health Network such as lab, radiology, physical therapy and allergy that would otherwise be billed at the time of service.

**RamCare Supplement Program**
- $150 per semester
- $1,500 coverage cap per semester
- Designed for students who have private health insurance and wish to fully use the services at the CSU Health Network without the hassle of filing insurance claims
- Covers allergy, lab, radiology, physical therapy, minor surgical and other procedures, intravenous care, infirmary, braces/casts/appliances, and counseling charges typically billed to a student’s account
- Offers a $100 prescription benefit
- Provides $50 flex benefit, per semester, to use for services not covered by RamCare as well as summer health and counseling fees
- Eligible students taking fewer than six credits must pay the student health and counseling fees to enroll in RamCare

**No RamCare?**
- CSU Health Network does not bill plans (with the exception of pharmacy services)
- Student account is billed for partially subsidized services, and students pay at the time of service or can charge to their student account
- Itemized receipts are provided at the time of service to file with private insurance

Learn more about fees, billing, insurance, the waiver process and more at [health.colostate.edu](http://health.colostate.edu)
How do I access and pay for services?

Cam the Ram is a full-time fee-paying CSU student. Here’s how he would access and pay for CSU Health Network Services under each scenario:

1. **Cam has the CSU Student Health Insurance Plan**
   - Cam goes to the CSU Health Network for a fully subsidized service.
   - Cam pays nothing out of pocket.

2. **Cam has Private Insurance and RamCare**
   - Cam pays nothing out of pocket.
   - RamCare picks up where the fees leave off. Cam pays very little, if any, out of pocket.*

3. **Cam has Private Insurance and No RamCare**
   - Cam pays nothing out of pocket.
   - Cam pays for the balance of the bill out of pocket and can file a claim with his private insurance carrier for reimbursement.*

- Cam goes to the CSU Health Network for a partially subsidized service.
- Cam’s plan picks up where the fees leave off. Cam pays very little, if any, out of pocket.*

- Cam goes off campus for emergency/ambulance, hospital, specialty or surgical care.
- Cam’s plan provides coverage off-campus. Cam is responsible for the deductible, copays and coinsurance.

*CSU Health Network will direct bill the CSU Student Health Insurance Plan and RamCare. Students with private insurance are responsible for requesting itemized bills for partially subsidized services (except pharmacy) and filing them with their private insurance carrier for reimbursement. Learn more about accessing and paying for services at health.colostate.edu