

Frequently Asked Questions

Student Health Insurance

What is the insurance requirement at CSU?

If you are taking 6 or more Resident Instruction credits, you are required to have health insurance. You are automatically enrolled in the CSU Student Health Insurance Plan unless you show proof of a private plan that is Affordable Care Act compliant and has a \$2500 or less individual deductible. More information about the health insurance requirement can be found at health.colostate.edu/student-health-insurance/.

If I am a Graduate Student Assistant eligible for the health insurance contribution, when is the contribution applied to my account?

The contribution will appear on your CSU account as a credit after the semester's Add/Drop date. More information about the health insurance contribution for Graduate Student Assistants can be found at graduateschool.colostate.edu

Is the health contribution taxable?

The contribution is considered supplemental wages. Supplemental wages are taxed at a higher tax rate and will decrease your first paycheck of the semester (once only each semester, Fall and Spring).



Dependent, Spouse or Domestic Partner Health Insurance

What health services are available on campus for me as well as my dependents and spouse/domestic partner?

All enrolled students and their spouse/domestic partner have access to services at the CSU Health Network including medical care, counseling and health education/prevention services. Your dependents (child or children) would be referred to a community provider based on their age or need. More information about CSU Health Network services can be found at health.colostate.edu.

What health insurance options are available for my family?

CSU has found that health insurance coverage for students' dependents, spouses or domestic partners is most affordable through the open market.

Where can I find health insurance coverage for my dependents and spouse/domestic partner?

The Colorado Health Insurance Exchange is a marketplace where Coloradans can shop for and buy health insurance based on quality and price. The Exchange also provides financial assistance to people with certain income levels to reduce up-front costs.



What steps can I take to secure coverage for my dependents and spouse/domestic partner?

At the Colorado Health Insurance Exchange website (ConnectForHealthCo.com) you can browse plans anonymously and compare prices, coverage levels and provider network coverage. The website is easy to navigate and provides customized quotes based on your family's needs. You can even chat online with a Health Guide while on the site or can call to speak with someone at (855) 752-6749.

Where can a student get assistance with the process?

For students that may need more specific guidance, they can schedule an appointment locally with a Larimer County Health Guide by calling (970) 420-7313 or logging on to Larimerhealthconnect.org.

How much will health insurance cost for my dependents and spouse/domestic partner?

Cost for health insurance plans for your dependents and spouse/domestic partner vary and are dependent on income and other factors. Your dependents and spouse/domestic partner may be eligible for Medicaid or subsidies through the Exchange, which will reduce insurance costs. Costs could be as low as \$200 per month, which is much more affordable than the rate the University's plan could provide.



When I arrive in the fall, can I access the Colorado Health Insurance Exchange to find coverage for my family?

The Colorado Health Insurance Exchange opens for enrollment in mid-November and closes mid-February. However, your dependents and spouse/domestic partner can enroll in a health insurance plan if there is a qualifying health event, which includes:

- Moved to Colorado
- Marriage or civil union
- Birth or adoption
- Change of American Indian/Alaska Native status
- Change of residence (if moving out of a service area)
- Gain or loss of eligibility for the tax credit or cost sharing reduction
- Incorrect or inappropriate enrollment NOT due to customer error
- Loss of minimum essential coverage (MEC)
- Employer-sponsored coverage becomes unaffordable
- Gain of Citizenship or Immigration status
- For more information about qualifying health events, visit the Colorado Health Insurance Exchange Website.

I'm an International Student. Can my dependents and spouse/domestic partner access health insurance coverage through the Colorado Health Insurance Exchange?

Yes, if they have already moved to Colorado and have an address. Other options are available, however, for International Students' dependents, spouses or domestic partners, including:

- International Student Insurance
- Seven Corners
- International Medical Group
- Frontier MEDEX

Health Insurance Options for International Students' Families:

To seek coverage:

Connect For Health Colorado
ConnectForHealthCo.com or
ColoradoHealthInsuranceExchange.US
(855) 752-6749

To schedule an appointment with a health guide:

Larimer County Health Connect
Larimerhealthconnect.org
970) 420-7313

Other International Student insurance options:

International Student Insurance

Seven Corners

International Medical Group

Frontier MEDEX

Log on to health.colostate.edu for more information about these companies.

Health Insurance

For graduate students and their families



This information is provided as a courtesy of the
CSU Health Network
Student Health Insurance Office
(970) 491-2457

health.colostate.edu

CSU HEALTH NETWORK
CARE FOR BODY AND MIND



Colorado State University
An equal access and equal opportunity University

Student Resources

On-Campus Health Care

CSU Health Network
health.colostate.edu

Medical Services
(970) 491-7121

Counseling Services
(970) 491-6053

Health Education and Prevention Services
(970) 491-1702

Student Health Insurance Office

Lynne Bunn, Student Health Insurance Manager
(970) 491-7806
lynne.bunn@colostate.edu

Health Insurance Options for Domestic Students' Families:

To seek coverage:

Connect For Health Colorado
ConnectForHealthCo.com or
ColoradoHealthInsuranceExchange.US
(855) 752-6749

To schedule an appointment with a health guide:

Larimer County Health Connect
Larimerhealthconnect.org
(970) 420-7313