How does my health insurance cover me in Northfield?

It is a good idea to review your insurance policy before arriving on campus so that you are familiar with what might or might not be covered while you are at Carleton. Insurance policies vary widely in what they cover and what they exclude from coverage. It is important to note that some HMOs only provide coverage for expenses incurred within a defined geographic region and will not cover your expenses outside of that area.

Many students do get sick or injured while away at college, and they sometimes need to seek medical care in the community for issues beyond the scope of Student Health and Counseling (SHAC). The purpose of this worksheet is to help you investigate your insurance coverage before that happens, so that you are equipped with the information you need to make the most economical choices about your health care. This worksheet is for you to keep with your insurance card in a place where it is accessible in case of emergency. SHAC does not need a copy.

1. Make sure you have your insurance card. If you have only a copy, be sure it displays both the front and the back of the card.
2. Using your card, complete the following:
   a. Insurance Company Name: ____________________________
   b. Name of Subscriber (person who carries the insurance; it could be a parent or the student): ____________________________
   c. Subscriber’s Birthdate: ____________________________
3. Some insurance cards will include one or all of these numbers. Jot down those that apply.
   a. Group No: ____________________________
   b. Policy No: ____________________________
   c. ID No: ____________________________
4. A copay is a fixed amount you pay for a covered health care service, usually when you receive the service. Does your insurance card list a copay for an office visit? ________ If so, how much is the copay? ____________________________.
5. Find the Customer Service phone number on the back of your insurance card. Note it here: ____________________________.
6. Call the number. You may be prompted to indicate whether you are a member or a provider. You are a member. (You may also have the option of visiting your plan’s website - usually listed on the card - and creating an account to access information about your insurance plan.)
7. Explain that you are going to be in Northfield, Minnesota for college and would like to know which medical facilities are “in-network,” meaning your health insurer or plan has contracted with them to provide health care services. The following are the primary health care resources in Northfield:

   a. Northfield Hospital, 2000 North Ave., Northfield MN 55057; (507) 646-1000
   In-network / out-of-network (circle one)
   Notes: ____________________________
b. **Allina Medical Clinic**, 1400 Jefferson Road, Northfield MN 55057; (507) 663-9000 or (800) 272-0508
   In-network / out-of-network (circle one)
   Notes:________________________________________

c. **Northfield Urgent Care**, 2014 Jefferson Rd., Suite C, Northfield MN 55057; (507)664-9999
   In-network / out-of-network (circle one)
   Notes:________________________________________

d. **Family Health Medical Clinic (Northfield Hospital Campus)**, 2000 North Ave.,
   Northfield MN 55057: (507) 646-1494
   In-network / out-of-network (circle one)
   Notes:________________________________________

e. **Women’s Health Center (Northfield Hospital Campus)**, 2000 North Ave.,
   Northfield MN 55057; (507)646-1478
   In-network / out-of-network (circle one)
   Notes:________________________________________

6. SHAC uses two area laboratories for blood or urine tests that are performed in our office. Check if they are in-network, as well. They are:

   a. **Northfield Hospital Lab** (same as above)
      In-network / out-of-network (circle one)
      Notes:________________________________________

   b. **MedTox Laboratories**
      402 West County Rd D
      St. Paul MN 55112 (or New Brighton MN)
      In-network / out-of-network (circle one)
      Notes:________________________________________

7. Ask for details about the coverage at the various facilities. Will it be paid at 100%, 80/20 (insurance pays 80% and you pay 20%), 100% after a copay, etc.?

8. Ask about your deductible (the amount you owe for covered health care services before your health insurance begins to pay). If your deductible hasn’t been met by the time you receive your medical services, you may have to pay out of pocket even though the care is a covered service.

9. If you are covered in MN for emergency care only, ask about “away from home” coverage. Some insurance plans have a process through which you can apply for special coverage while away at school.