

## Paying for health care while at Carleton

*There is no charge for a SHAC appointment or for collecting samples that are sent off-site for testing. You will be charged only SHAC's cost for tests, procedures, devices and prescription medications when performed or dispensed at SHAC. Pay with Schillers or have the charge put on your student account. SHAC never charges your insurance company for any services. If you obtain care off-campus you are responsible for all fees incurred.*

*For details about **paying for health care while at Carleton**, see below...*

**Lab tests and procedures performed, and prescription medications dispensed during an appointment at SHAC:** SHAC offers some commonly needed tests and prescription medications as a convenience -- on site and at cost. These charges, incurred at SHAC, can be paid for with Schillers or put on the student account.

**Lab tests performed on blood, urine or other samples collected at SHAC and sent off campus for testing:** The laboratories performing the tests require a copy of your insurance card before any tests will be run. Charges will be billed to your insurance company per the terms of your policy. The exception is confidential chlamydia, gonorrhea and syphilis tests. The student pays SHAC directly and SHAC pays the off-campus laboratory and no insurance is used.

**Appointments/services with health care providers off –campus:** Charges for any medical appointments off-campus, and lab tests or procedures associated with those visits will be billed to your insurance company per the terms of your policy. Take your insurance card with you to any off-campus appointment. SHAC staff cannot typically quote the cost of services provided by an off-campus clinic or lab. You may call the clinic/laboratory directly for that information.

**Insurance:** Insurance policies vary tremendously. Call the number on the back of your insurance card to find out what costs your plan will/will not cover. SHAC staff cannot know what, if any, portion of a lab test, medication or visit charge your insurance policy will cover; what deductible needs to be met before insurance pays for any charges; what co-pay your policy requires; or whether it covers an urgent care visit at a different rate than an emergency room visit or a scheduled clinic appointment. Know that the insurance policy holder (usually the student's parent or guardian) will receive a statement itemizing charges billed to the insurance policy.

\_\_\_\_ I have read and understand the above.

Student Signature \_\_\_\_\_

Date \_\_\_\_\_

Printed Name \_\_\_\_\_