Pre-Visit Insurance Coverage Worksheet

Please complete this worksheet AFTER watching “Insurance 101” on the SHAC website.

Please check the box that applies to you.

- I have the Carleton Student Health Insurance plan, purchased through the Business Office. (If so, print card here. SHAC providers are familiar with this plan so you need not do anything else prior to your appointment.)

- I don’t know what insurance I have. (Please contact a family member or the Carleton Business Office to obtain that information).

- I have my own insurance, or insurance through a family member. (Be sure you have a paper or photographic copy of your card, front and back. Complete the rest of this questionnaire and bring your insurance card to your appointment.)

1. Using your insurance card, call the customer service (or member services) number on the back of your card. 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.)

2. Explain that you are 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). For this visit you are looking for which laboratory would be the most economical for processing your lab samples. SHAC uses two area laboratories for blood, urine, or body fluid tests that are performed in our office. Check if they are in-network. They are:

   a. Northfield Hospital, 2000 North Ave., Northfield MN 55057; (507) 646-1000
      In-network / out-of-network (circle one)
      Notes: __________________________________________________________

   b. LabCorps, 402 West County Rd D, St. Paul, MN 55112 (may be listed as New Brighton, MN)
      In-network / out-of-network (circle one)
      Notes: __________________________________________________________

3. Ask how the lab tests will be covered (i.e., 100%, 80%). Ask if there is a deductible (the amount you owe for covered health care services before your health insurance begins to pay). Does it apply to these tests, and if so, has the deductible been met for the year? ________________________________
   ________________________________________________________________
OPTIONAL: While you’re at it, you can ask about other local clinics. This will be good to know if you get sick or injured and need to be seen off-campus. This is not needed for your upcoming appointment.

4. The following are the primary health care resources in Northfield:

   b. **Northfield Hospital**, 2000 North Ave., Northfield MN 55057; (507) 646-1000
      In-network / out-of-network (circle one)
      Notes: ___________________________________________________________________

   b. **Allina Health Northfield**, 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. **Northfield 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: ___________________________________________________________________

5. Ask for details about coverage at the various facilities for an office visit if you are ill or injured. Will it be paid at 100%, 80/20 (insurance pays 80% and you pay 20%), 100% after a copay, etc.?

      ________________________________________________________________________

6. Ask about your deductible. 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. ________________________________________________________________________

   ________________________________________________________________________

Please remember to bring a copy of your insurance card with you to your SHAC appointment.

*You’ve just taken a huge step toward navigating your health care as an independent adult!*