

# Billing Frequently Asked Questions

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## Aetna Student Insurance

### ***What is the billing process for the Aetna Student Health Insurance plan?***

We bill all Student Health Services (SHS) charges to Aetna. When SHS receives payment for covered charges and there is a student responsibility of 10 percent due, this amount due will be posted to your Student Account in Banner. Students are responsible for charges on their student account. You will receive an explanation of benefits (EOB) from the insurance company regarding the processing of your medical claims within Student Health Services.

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### ***I have Aetna Student Health and will be traveling. Will you bill any services that might happen while I am traveling?***

On Call International is your provider when you travel. For information on the plan when traveling, please call 866-525-1956, or go to [http://www.aetnastudenthealth.com/stu\\_conn/travel\\_howtouse.aspx](http://www.aetnastudenthealth.com/stu_conn/travel_howtouse.aspx).

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### ***How do I know if my charges have been sent to Aetna for processing?***

Students can contact Aetna Customer Service 1-800-683-1799 to inquire about their medical claims. For pharmacy, contact OSU Student Health Center Pharmacy in regard to processing of your claims.

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***How does the ASOSU insurance premium subsidy work?***

The ASOSU subsidy is handled and distributed by the ASOSU office. You must pay your insurance premium before you apply for the subsidy and you must apply for the subsidy during the open enrollment period. Please refer questions regarding this to the ASOSU office.

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***I enrolled in my OSU Insurance plan late. How do I get my billings sent to Aetna for the time I am covered?***

For all services rendered at Student Health Services the charges will be submitted on your behalf to Aetna. If services were rendered *outside* of Student Health Services, you must contact their office directly with your updated insurance information for reprocessing of claims.

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***What is the “Mandatory Insurance Premium” charge that appears on my student account bill?***

International students are required to carry health insurance to attend classes at OSU. The bill for that insurance is automatically billed to the student’s account each term. If the student has coverage that is comparable to what is required they will need to visit the Insurance Office on the first floor of Student Health Services, Room 110. They will need to provide proof of their insurance and its coverage. This information will need to be in English and in U.S. currency. The charge on the account is for students only. Any student needing to add dependent coverage must come in and arrange that with the insurance office.

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## **PacificSource Insurance**

***What is the billing process for the PacificSource Graduate Insurance plan?***

The billing office will automatically bill your charges for services received in the student health center to PacificSource, who will process them and send an EOB (Explanation of Benefits) to you explaining what was paid or wasn’t paid, and why. If there is patient responsibility, this amount will be put to your student account in Banner. It is your responsibility to pay charges on your student account.

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***I am on PacificSource Grad Plan; will you bill any services that might happen while I am traveling?***

To find a participating provider outside the region covered by the PacificSource Provider network, please contact PacificSource Customer Service at 541-684-5584 or toll free (in U.S.) 888-691-8209. A brochure about care and management of billing while traveling within the U.S. or abroad is available on PacificSource’s website at <http://www.pacificsource.com/member/oregon/international-travel.pdf>. For international travel information, please visit the website for Assist America, [www.pacificsource.com/find-a-provider/benefits-when-traveling.aspx](http://www.pacificsource.com/find-a-provider/benefits-when-traveling.aspx).

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***How do I know if my charges have been sent to PacificSource for processing?***

Claims can be viewed online; students will need to set up their own online access with PacificSource, <https://intouch.pacificsource.com/ITM/Account/Login.aspx?ReturnUrl=%2fitm%2f>. If a claim is not received for services rendered at Student Health, please feel free to contact Billing Office. You can also contact the customer service representative with your insurance.

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***I have PacificSource, but am on COBRA. How do I have my services billed to PacificSource?***

This is the same as the billing process for PacificSource plans, as long as the insurance is provided at time of service.

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## **Private Insurance**

***Will you bill my private insurance for my services at Student Health?***

We will courtesy bill your insurance; however, all charges for services received at SHS will be put to your student account in Banner. If we receive payment for these services, we will apply this payment to your student account.

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***Will my private insurance cover my services at Student Health?***

It is the student’s responsibility to know their insurance benefits for services rendered at Student Health Services. We are unable to quote coverage for any privately insured student; please contact your insurance directly. Student Health is currently not contracted with any non-OSU sponsored health plans and is not on your insurance’s Preferred Provider list for your plan. Most of the charges incurred at Student Health Services will be processed toward your out-of-network benefits

or not at all. Please contact your insurance to know what your benefits are at the out-of-network level. Typically, for most insurance companies the website and member's customer service numbers are located on the back of the insurance card.

Note: If you have Kaiser Permanente insurance, your plan may offer a Student Out-Of-Area plan to cover services out of Kaiser's service area. Not all Kaiser plans offer this benefit; call your customer service to see if you qualify.

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***Do I need to obtain a pre-authorization from my insurance company before having services at Student Health?***

Depending on the service your insurance company may require a pre-authorization. If your insurance company is Group Health or Kaiser, they require a pre-authorization for any services performed outside of their facilities that are not emergent in nature. Most insurance companies will require a pre-authorization for physical therapy, X-rays, and certain services that our clinicians may refer you out for, such as CT scans, MRIs or ultrasounds. To know if your insurance requires a pre-authorization for your service, call the customer service number on the back of your insurance card.

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***I sent in a bill to my insurance, but they paid Student Health. What happens with that payment?***

When you send your charges to your insurance company and they pay Student Health rather than reimbursing you directly, we will apply the payment to your student account. It will show on your account statement as an "Insurance Payment."

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## **General Billing**

***How can I obtain an itemized billing statement to send to my insurance?***

There are several ways to obtain an itemized billing statement. You may submit the request to the Billing Office by filling out the Itemized Billing Request form located on the SHS website under the Forms section. This request needs to include, your name, student ID #, what dates you were at Student Health that you want your billings for, where you would like us to send the billing back to, either your address or your parents, (we ***will not*** send this to your insurance company; unless a copy of the front and back of your insurance card is attached), and a signature. Another way is to come into the Billing Office on the first floor of Student Health, Room 110, with your student ID and we can print it out for you then. Please note, most billings are not available until 2-3 weeks after your appointment and it takes 1-2 weeks to process any billing request.

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***I have questions about my charges, who can I ask, and how?***

If you have questions about your charges, you can contact the Billing Office at Student Health, Room 110, or by phone at 541-737-2068.

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***How can I pay my bill?***

Currently Student Health can accept payments in the form of check, cash or debit/credit. We can only accept payment for charges related to Student Health and/or Insurance premiums; all other student-related fees needs to be paid through the cashier's office at Kerr Administration.

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***Does the itemized billing statement include all information needed to bill my insurance?***

The itemized statement includes diagnosis code (ICD-9) with description and procedure (CPT) codes with description clinician name, office name and address, tax ID number, and the amount of the charges, as well as the information we use to identify you at Student Health (i.e. your name, address, and ID number). You will need to either enclose a copy of your insurance ID card, or fill out a claim form to send with the Itemized Billing Statement to ensure your insurance company can locate you in their system. It is also helpful for the insurance company to include your date of birth.

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***I was involved in a motor vehicle accident and I don't know how to submit my charges to the insurance.***

Please contact the Billing Office so that we can help you navigate the process for billing your appropriate insurance. Please have both your auto and medical insurance on hand. We may need you to come to our office to sign a medical release.

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***I was hurt at work and I filed a Worker's Compensation claim. I will be having services/have had services at Student Health. How will those bills be handled?***

Please contact the Billing Office so that we can help you navigate the process for billing the appropriate insurance.

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