

## Charges FAQ (Formerly 'Medical Service Pricing')

Frequently asked questions regarding charges/fees for medical services

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### 1. What do students get for the Medical Service Fee they pay each semester?

- All students, regardless of insurance coverage, receive substantial benefits based on payment of the Medical Service Fee, including:
  - Discounted visit fees for all students:
    - Visit copayments are waived for insured students
    - Discounts fees for provider services by 70% for students without insurance
  - Discounted Laboratory fees
  - Discounted Radiology services fees
  - Limited Psychiatry Services (with referral from a Student Health Services primary care physician)
  - Triage Nurse services
  - Nurse Clinic services (EXCLUDING cost of immunizations, medications or labs)
  - Dietician/Nutritional Counseling services
  - Alcohol, tobacco and other drug assessment, education and referral program ( including AlcoholEdu®)

## 2. How much will my visit cost? How does pricing differ for students with insurance and students without insurance?

- If you are covered by a **private health insurance plan**, copayment for provider services is waived. We will file a claim with your insurance plan for provider services (EXCLUDING Lab and Radiology).
  - Discounted fees for Lab and Radiology services will be charged to your Student Business Services Tuition/Fee statement. These are non-billable to private insurance plans.
  - If payment is denied by your insurance plan because the service is not covered, we will apply the self-pay (no insurance) discount of 70% to the fees and post to your Student Business Services Tuition/Fee statement.
- **If you do not have insurance**, you will owe an **initial charge of \$20** for a provider visit.
  - We will apply the self-pay (no insurance) discount of 70% to your fees.
  - The **remaining balance** for your visit will be posted to your Student Business Services Tuition/Fee statement.
  - Discounted fees for Lab and Radiology services will be charged to your Student Business Services Tuition/Fee statement.
- If you are covered by the **Texas Tech Student Health Insurance Plan (ACADEMIC HEALTH PLANS)**, copayment for provider services is waived and deductible does not apply.
  - Provider services and most Lab and Radiology services are covered by the plan. We will file a claim with Academic Health Plans for your visit charges.
  - Most immunizations and medications are NOT covered. Non-covered charges will be billed to your Student Business Services Tuition/Fee statement.
- As with any medical clinic, costs can vary widely depending on services your provider determines necessary to appropriately treat you. During your visit you can discuss your treatment plan and cost concerns with your provider or nurse.
- Student Health Services urges ALL students to purchase health insurance:
  - We consider health insurance as a form of protection for the significant financial investment you are making in your education.
  - We encounter uninsured students who unfortunately are forced to leave school because they cannot afford both educational costs and the medical costs associated with an accident or serious illness.
  - If uninsured, consider purchasing the student health insurance plan for Texas Tech Students ([Academic Health Plans](#)).

### 3. Will Texas Tech Student Health accept my insurance?

- Our clinic accepts most private insurance plans.
- It is your responsibility to check with your insurance provider for coverage specifics and requirements while you are attending Texas Tech.

### 4. Do I need to change my Primary Care Physician (PCP) with my insurance provider?

- Our providers are enrolled in most private insurance plans.
- It is your responsibility to check with your insurance provider for specific requirements regarding Primary Care Physician (PCP) designation.
- If your insurance provider requires you to change your PCP to cover services at Student Health Services please [click here](#) for a list of our providers.
  - You are welcome to designate any one of our providers as your PCP. Please note that some private insurance plans require that you designate a PCP to ensure proper coverage.

### 5. How do I pay for services?

- For charges posted to your Student Business Services Tuition/Fee statement and for information about the Student Business Services eBill payment process, please visit: <http://www.depts.ttu.edu/studentbusinessservices/>
- Students with **private health insurance plans**:
  - We will file a claim with your insurance plan for **provider services** (EXCLUDING Lab and Radiology)
  - Discounted Lab and Radiology fees are **non-billable** to private insurance plans. These charges are posted to your Student Business Services Tuition/Fee statement.
  - If payment is denied by your insurance plan because the provider service is not covered, we will apply the self-pay discount of 70% to the fees and post to your Student Business Services Tuition/Fee statement.
- **Non-insured students**:
  - Owe an **initial charge of \$20** for provider services. You may pay this at your visit OR have it billed to your Student Business Services Tuition/Fee statement.
  - The **remaining balances** for your visit plus any Lab and/or Radiology charges are posted to your Student Business Services Tuition/Fee statement.
- Students with **TTU Student Insurance Plan (ACADEMIC HEALTH PLANS)**
  - We will file a claim with Academic Health Plans for your visit and covered Lab and/or Radiology charges.
  - Charges for **non-covered** services are posted to your Student Business Services Tuition/Fee statement.

## 6. What documents do I need to bring when I come for an appointment?

Please bring the following:

- Texas Tech Identification Card
- Insurance Card, if you have coverage
- Prescription Coverage Card, if you plan to use our pharmacy
- List of Current Medications
- Completed Health History Form (first visit)

<http://www.ttuhschool.edu/studenthealth/documents/HealthHistory.pdf>

## 7. Do I have to pay the Medical Service Fee to receive care at Student Health?

- **Yes**, payment of the Medical Service Fee is required to receive care at Student Health.
- The Medical Service Fee covers many of our services completely and substantially discounts the cost of others.
- If not already charged in your tuition you can Elect to Pay the Medical Service Fee at the time of your visit or click on the link below and pay online to Student Business Services.  
<http://www.depts.ttu.edu/afism/AFISMFormRepository/SBS/Elect%20to%20Pay%20Form05202013.pdf>

## 8. Can I receive services at the Student Health clinic if I don't have insurance?

- Absolutely. We see both insured and non-insured students.
- **If you do not have insurance**, you will owe an **initial charge of \$20** for a provider visit.
  - We will apply the **self-pay discount of 70%** to your fees.
  - The \$20 initial charge may be paid at your visit or billed to your Student Business Services statement.
  - The **remaining balance** for your visit will be posted to your Student Business Services Tuition/Fee statement.
  - Discounted fees for **Lab and Radiology** services will be charged to your Student Business Services Tuition/Fee statement.
  - As with any medical clinic, costs can vary widely depending on services your provider determines necessary to appropriately treat you.
  - During your visit you can discuss your treatment plan and cost concerns with your provider or nurse.
- If you have private health insurance but prefer to have your visit billed as self-pay (non-insured), please notify a Patient Services staff member during Check-Out.

## 9. Can I use Medicaid at Student Health?

- Yes, Medicaid is accepted for **provider** services (excluding Lab and Radiology) under the following conditions:
  - If your Medicaid plan has a PCP, we require **confirmation** that you have **changed your PCP** to one of our Student Health providers **before** you are seen. We can then file a Medicaid claim for your provider services (excluding Lab and Radiology). Please [click here](#) for a list of our providers.
  - If you choose **not to change** your Medicaid PCP, we will not be able to file a Medicaid claim. You agree to be billed as a **self-pay (non-insured)** patient. We will apply the self-pay discount of 70% to your fees and post to your Student Business Services Tuition/Fee statement.
- As with private insurance plans, **Lab and Radiology** Services performed at Student Health are **non-billable to Medicaid** plans, regardless of PCP designation. Discounted SHS Lab and SHS Radiology fees for will be charged to your Student Business Services Tuition/Fee statement.
- Please carefully review your Medicaid plan for coverage specifics while you are attending Texas Tech. It is your responsibility to check your Medicaid plan for PCP requirements and make necessary changes before your visit.

## 10. I have a question that is not answered here. Where can I get an answer?

[Email](#) an administrator who is happy to assist you, or call 806-743-2848 Mon-Fri between 8:00am-5:30pm CST to speak with a Patient Services staff member.