



## **RamCare Grant FAQ's**

### **Where can I use RamCare Grant?**

- RamCare Grant is only available to use at the CSU Health and Medical Center (this does not include the Associates in Family Medicine clinic on the 1<sup>st</sup> floor of our building).

### **Do we get discounts outside of the CSU Health and Medical Center?**

- No, RamCare Grant is a CSU program and not a health insurance plan and can only be used for CSU Health Network services.

### **What services are offered at the Health Network and covered by RamCare Grant?**

- Medical, psychiatric, and counseling visits
- Dental services (prevention and restorative)
- Optometry services (eye exam and contacts) – **NEW THIS YEAR**
- Diagnostic Services: routine x-rays, electrocardiograms, and laboratory tests (on site only)
- Outpatient Surgery: Limited to minor procedures performed at CSUHN only
- Physical Therapy Services, Sports Medicine/ Orthopedic Clinic
- Medical Supplies in regular stock at CSUHN that are prescribed or utilized by a physician as part of a treatment plan
- Vaccines: Flu, MMR, T-Dap, and Meningitis A, C, Y, W-135 and Allergy & Asthma Care
- One Wellness Physical Consult Per Year, including associated on-site-only labs
- Birth Control Counseling and Procedures

### **Is there a limit to how many services are covered?**

- Yes, there is a limit of **\$3000** per semester for Medical, Dental and Optometry services, \$200 per semester toward prescriptions filled at the CSU Health Network Pharmacy, and \$50 Flex Dollars available per semester to use toward non-covered services.

### **Does the Health and Medical Center have a pharmacy?**

- Yes, the Health Network has a pharmacy and RamCare Grant pays up to \$200 per semester for prescriptions filled at the CSU Health Network pharmacy.

### **What can I use the \$50 Flex Dollars for?**

- Dental Services not included under the RamCare Grant such as cosmetic, orthodontic, and night guards
- Travel Clinic



- Medical Records
- Voluntary or other services not medically necessary for the diagnosis or treatment of an illness or injury

### **What is excluded from the RamCare Grant program (must pay out of pocket)?**

- Late Fees and No Show Fees
- Health and Counseling fees for part-time students
- Laboratory Services (sent to an off-site lab)
- Over-the-Counter Pharmacy Items
- DAY Program and associated testing

### **What happens if I need to be seen for something, but it is not covered by RamCare Grant?**

- If a service is not covered by RamCare Grant, your student account will be charged for the visit. If needed, you will be referred to a provider in the community which would also be at your cost.

### **Are yearly check-ups offered and what do they include?**

- Yes, office visits are offered for yearly check-ups and include a physical examination, discussion of personal/family medical histories, and current lifestyle/health choices to determine recommended/required health screenings.

### **What tests should I get routinely?**

- We suggest making an appointment and consulting with one of our medical providers as routine testing depends on your age, gender & health conditions.

### **Why does RamCare Grant not cover all lab tests?**

- Lab tests are covered if they are processed at the Health Network. If samples are sent to an outside lab, you will receive a bill directly from that lab. RamCare Grant cannot cover the cost of outside labs.

### **Are there dermatology services? Are they covered under RamCare?**

- We do not have a dermatologist at the Health Network, but our providers can assist you with any concerns pertaining to dermatology and refer you to an outside specialist's office, if needed. If you are seen by an outside provider, the cost of those services cannot be covered by the RamCare Grant.

### **What are the dental benefits?**

- Dental services are part of your \$3000 semester benefit. Diagnostic, preventive, and restorative procedures at the CSU Health Network Dental Clinic are covered. Cosmetic dentistry, night guards, and orthodontics are excluded.



### **Are wisdom tooth extractions covered?**

- RamCare Grant does not cover services outside of CSU Health Network. Most wisdom tooth extractions would need to be performed by an oral surgeon, which our dental clinic does not have. They can refer you to a provider in the community if needed.

### **Is an eye exam covered by the plan? Can I get glasses?**

- You can get an eye exam at the Optometry clinic here at the Health Network. Our Optometry clinic can order contact lenses, but they do not have glasses available.

### **Does RamCare Grant cover massages or chiropractic services?**

- No, we do not offer massage therapy or have a chiropractor at the Health Network.

### **How do counseling services work? How much does a session cost?**

- You can find information about Counseling services on our website: <https://health.colostate.edu/make-a-counseling-appointment/>
- By paying student fees, CSU students have access to a wide range of mental health support resources, including online services, individual and couples counseling, groups and workshops, crisis intervention and other resources, at no additional cost. Additional charges may apply for certain services, including but not limited to psychological testing, specialty counseling services, or mandated substance abuse counseling.

### **Are there evaluations for ADHD at the Health Network and what are the costs?**

- CSU Health Network Psychiatry Services (<https://health.colostate.edu/psychiatry/>) are only able to provide ongoing management of students with previously diagnosed and treated attention deficit hyperactivity disorder (ADHD). Due to demand and limited capacity, we are unable to provide any new evaluations for a diagnosis of ADHD.
- Psychiatry office visits at the Health Network are covered by RamCare Grant.

### **How do I schedule an appointment at the Health Network?**

- You can make an appointment by calling the Health Network main phone number, 970-491-7121 or online at [www.health.colostate.edu](http://www.health.colostate.edu).

### **How do I ensure that my status remains safe when I call to schedule an appointment?**

- Staff do not have access to knowing why you are enrolled in RamCare Grant and there are several student groups who qualify for RamCare Grant.

### **How much do medical and dental services cost?**



- Medically necessary services and Dental (prevention and restorative) services here at the Health Network will be provided at no cost to you with the RamCare Grant, up to the \$3000 limit per semester. Specific costs are listed on the CSU Health Networks website at the very bottom of this page <https://health.colostate.edu/eligibility-and-service-charges/> under “Service Charges Summary”.

### **What does the billing look like with RamCare Grant? When we come in for services, do we say we have RamCare Grant, or will it be automatically applied to my visit?**

- The cost of the program is covered by a grant awarded through CSU’s Office of Financial Aid. Each semester you are enrolled, you will see the cost of the program charged to your student account (\$125), and within a few days a corresponding credit will be applied by Financial Aid as a grant to pay for the program.
- Staff will see that you have the RamCare Grant program and should be aware that (a) the cost of your services are covered under the program and (b) that you are not required to provide other health insurance information when coming in for a visit.
- The RamCare Grant information will be in your Health Network account, and payment for services will be automatically applied to the program.

### **How will I know if I have met or am close to my \$3000 semester RamCare Grant benefit?**

- You can call the student insurance department to ask what your balance is at 970-491-2457 option 1, or, you can review your encounters at the patient portal on the CSU Health Network main page.

### **Is RamCare Grant the same as the Student Health Insurance Plan (SHIP)?**

- No, RamCare Grant is a CSU program and not a health insurance plan. The SHIP is a health insurance plan that provides comprehensive coverage through Anthem Blue Cross, on campus as well as in the community and nationally.

### **Do I have to renew RamCare Grant every year?**

- The RamCare Grant program will automatically renew every Fall and Spring semester that you are a student at CSU (unless you choose to enroll in the SHIP at some point). You will receive an email each semester with information about the program, and a confirmation of your enrollment. You may reach the student insurance office to request summer coverage.