



FINANCIAL POLICIES

Fees

Health and Wellness Services charges a fee for most medical services. The fees are discounted for FHSU students. Please call our office if there are questions about fees.

Insurance

Health and Wellness Services will submit your claim to insurance. Insurance does not necessarily pay all charges. You will be responsible for the amounts not paid by your insurance. Health and Wellness Services contracts with Blue Cross Blue Shield, UnitedHealthcare, Cigna, and Aetna and participates in several PPO networks. Please speak with our insurance specialist if you have questions about coverage.

Insurance Information Not Available

If you do not have your insurance information when you receive services at Health and Wellness Services, we will bill you directly until you provide your insurance information. We will not bill insurance if a balance has been due from you for more than 14 days because we do not have your insurance information.

Requests Not to Bill Insurance

If you do not want a claim sent to your insurance, you must pay for the services at checkout and provide a written notice informing the front office staff of this choice.

Uninsured/Out-of-Network Insured

If you do not have health insurance, or if Health and Wellness Services is outside your insurance plan's network, you may be asked to pay at the time of service. Although payment is expected, it is not a prerequisite to receiving professional services. Some insurance plans, especially health plans outside of Kansas, require a referral to see non-network providers. You are responsible for obtaining such referrals and should contact your insurance plan to inquire about its out-of-network policies.

Medications

Health and Wellness Services offers prescription drugs and over-the-counter drugs at discounted rates. Medications must be paid for when they are dispensed and cannot be charged to your account.

Charges Not Covered by Insurance

If charges remain after your insurance has processed the claim, the balance will be due from you. Health and Wellness Services will send you at least two notices of the balance due, either by email or regular mail.

Overdue Balances

If the balance on your account remains unpaid after two notices, your account may be sent to a collection agency, which may include credit bureau reporting. Collection fees, interest, court costs, and other customary collections costs may be added to the balance due. We may also place a hold on your student account with Student Fiscal Services.

Payment Methods

In addition to cash or checks, students can pay with credit or debit card by providing the card in person or providing the information over the telephone.

Financial Hardship

It is our policy to make special efforts to assist students who self-identify as unable to pay the discounted fees for healthcare services. If you have special healthcare needs and are unable to afford the discounted rates, please contact the Assistant Director of Health and Wellness Services to apply for a hardship discount.