STUDENT INSURANCE INFORMATION
2013-2014 ACADEMIC YEAR

Due to provisions of the Affordable Health Care Act (AHCA) that take effect on January 1, 2014, we are no longer able to find an insurance company that provides coverage to our students. If you purchased United Healthcare/ACSA health insurance last fall, it will end on January 31, 2014.

We suggest you now obtain health insurance one of the following ways:

- State or Federal insurance Exchange. Some states have their own Exchange, others (Indiana included) use the Federal exchange at www.healthcare.gov.
- Medicaid – Check with your state’s Medicaid office or website to see if you qualify. Many states, including Indiana, do not provide Medicaid to full-time students.
- If you are 26 years of age or less, you can obtain insurance on an Exchange via your parents insurance, even if you are independent or married.
- Your or your spouse’s employer
- Private insurance

The following information is for Indiana residents, but may apply to other states as well:

The Federal Exchange offers premium subsidies to people with an Adjusted Gross Income that is 87%-400% of the state poverty level ($11,490 - $45,960 for a single person). Anyone earning less than that is assumed to be eligible for Medicaid, and does not receive a subsidy and any of the four “metal-level” plans, thereby making Federal Insurance quite unaffordable. But since full-time students aren’t eligible for Medicaid, what do you do?

One answer is to enroll in the Federal “Catastrophic” insurance instead of one of the four “metal-level” plans. This plan has a higher deductible, higher co-pays and out-of-pocket maximums, etc., and can be selected when enrolling at www.healthcare.gov. For a person 49 or younger, the standard Catastrophic plan costs $2,148 per year. For 50+ years old, it’s $3,660 per year. You can choose varying levels of coverage that may increase or decrease your premium. The plan covers all preventative (wellness) care expenses, and provides 3 primary care visits per year at no cost.

If you can’t afford insurance, or choose not to enroll you may qualify for a Hardship Exemption and will not have to pay the penalty. See https://www.healthcare.gov/exemptions/ for more information.

If you don’t have insurance, you can obtain low- or no-cost basic health care at your local community health center. See www.hrsa.gov for more information. Costs are based on your income, but they do not provide coverage for specialists, hospitals, etc., just the basics such as wellness checkups and vaccinations. If you require additional services, you will be responsible for paying the entire bill yourself. In Richmond, this is the Wayne County Health Department, 203 E Main, 765-973-9294

I can try to help you better understand your options, but I have limited knowledge of this very complex situation, and do not want to present myself as any sort of expert on it.

Tracy Crowe, Business Manager