The New Health Care Law
and the Student Health Insurance Plan

By now, you may have heard a lot about the new health care reform law, also known as the Affordable Care Act (ACA). The Health Insurance Marketplace of Texas is designed to help individuals find health care coverage that fits their needs. From **Oct. 1, 2013** to **March 31, 2014**, everyone will be able to browse, compare and apply for local health plans on the Marketplace. Individuals can apply for coverage online, over the phone or by using a paper application. Coverage will start as early as **Jan. 1, 2014**.

Here are some answers to frequently asked questions about what this may mean to you and your Blue Cross and Blue Shield of Texas University-Sponsored Student Health Insurance Plan.

**Q: What is the Marketplace and what impact does it have on me?**

A: The Marketplace is where individuals may go to purchase health insurance. The Marketplace opened on Oct. 1; coverage is effective as early as Jan. 1, 2014. ACA requires, with few exceptions, individuals to have health insurance. Under ACA, individuals who don’t have health insurance beginning Jan. 1, 2014, may have to pay a federal tax penalty. These penalties grow each year.

Your University-Sponsored Student Health Insurance Plan meets this requirement, so you will not pay a penalty.

**Q: Does the Student Health Insurance Plan sponsored by my University qualify as health insurance under the new federal law?**

A: Yes. The University-Sponsored Student Health Insurance Plan meets ACA requirements and provides all mandated benefits. Students who are not enrolled may enroll in the University-Sponsored Student Health Insurance Plan at any time. Premiums are structured on an academic year basis or by semester, depending on the institution you attend.

For more information about your University-Sponsored Student Health Insurance Plan, go to [AHPCare.com](http://AHPCare.com).
Q: Can I buy the University-Sponsored Student Health Insurance Plan on the Health Insurance Marketplace and get a premium tax credit or cost-sharing assistance?

A: No, you cannot buy the University-Sponsored Student Health Insurance Plan on the Marketplace, nor can you get a premium tax credit or cost-sharing assistance for the University-Sponsored Student Health Insurance Plan. Student plans under ACA are treated separately because the cost of coverage and benefits reflect the student population and should be more affordable than many of the individual plans on the Marketplace.

Q: Aren’t some of the individual plans on the Marketplace supposed to be low or no cost if I qualify for a premium tax credit or cost-sharing support based on my income?

A: There may be low- or no-cost choices if you qualify for assistance based on earnings, but the Marketplace plans may not offer the same level of benefits you get on the University-Sponsored Student Health Insurance Plan. In other words, even though the monthly cost for an individual plan could be less, the amount you pay if you need services could be higher due to higher deductibles and higher coinsurance.

Q: What is the benefit of the University-Sponsored Student Health Insurance Plan compared to the individual plans on the Marketplace?

A: With the University-Sponsored Student Health Insurance Plan, you have the benefit of having an insurance plan that the University endorses that will cover 100 percent of eligible services with no deductible at the student health center(s) on campus. This gives you easy access to basic health care services along with office visits, prescriptions and many preventive services at no additional out-of-pocket cost. Also, if you need to see a doctor off campus, you have the assurance of the comprehensive network of doctors, hospitals and specialists provided by Blue Cross and Blue Shield of Texas. The University-Sponsored Student Health Insurance Plan network list may be greater than the network list you would have on a Marketplace plan and is made up of providers across the nation and worldwide through our BlueCardSM program.

Q: Do I need to do anything?

A: If you are currently enrolled in the Student Health Plan, you do not need to do anything. You are covered by a plan that meets ACA requirements. In fact, the University-Sponsored Student Health Insurance Plan is underwritten by Blue Cross and Blue Shield of Texas and is endorsed by your university. If you are not enrolled in the University-Sponsored Student Health Insurance Plan, we encourage you to enroll at AHPCare.com or call 855-247-7587.

If you would like more information on the Affordable Care Act, please visit bcbstx.com/reformandyou.