

College Students and the Affordable Care Act: What Are Your Options?

Problem: Young adults represent the largest population of uninsured individuals of any age group in the United States. According to the CDC, 38.4% of the uninsured population in 2013 was between the ages of 19 – 34. This equates to 27.2% of those between the ages of 19 and 34 being uninsured. **In Connecticut, 18-34 year-olds represent by far the largest age demographic of those uninsured, at 43.3% , more than double the rate of the second highest uninsured demographic (45 – 54 year olds, with an uninsured rate of 19.2%).** Danbury in particular has a total uninsured population of 34.0%, which is the fourth highest of any city in the state.

Individuals who choose to go without health care are subject to an annual fee that will rise steadily in the coming years.

What Options Do You Have For Health Insurance?

1. Health Care Coverage Provided by Your University:

- The Affordable Care Act (ACA) will make sure that SHPs (student health plans) comply with regulations that do not allow providers to deny coverage based on pre-existing health conditions.
- SHPs must be held to the same standard as private insurance companies, meaning that they must provide no-cost preventative screening, prescription coverage, and higher maximum coverage levels than those that have existed in the past.
 - Other services include: ambulatory services, therapeutic services, vision, rehabilitation services, and services related to chronic illness

2. Health Care Coverage Provided by your Parent's Plan:

- One beneficial change afforded by the ACA for college students is that they now have the option to stay on their parent's policy until the age of 26, if your parents have health insurance that offers coverage for family members. This took effect in 2010.
- This includes those who are financially independent, or married.
- Some plans now charge an additional premium for family members that are added to the plan.
- One issue for college students is that many plans require that you use a



3. The “Catastrophic Plan”:

- One option for young adults under the age of 30 (which began January 1, 2014) is to enroll in a “catastrophic plan,” which has a lower monthly rate but a higher deductible for routine care. The main benefit is that you are protected from paying a high deductible for an unforeseen emergency, such as emergent surgery for appendicitis.
- This plan still covers preventative services and three primary care visits.
- Appeals to the “young invincible” who is healthy and unwilling to pay high prices for health insurance.

4. Access Health Connecticut:

- Access Health CT is Connecticut’s official health insurance marketplace
- Refer to pamphlets provided for more information.
- *Note: You may be eligible as a student for subsidized coverage using Access Health CT. However, you will not be subsidized for health insurance offered by your school. For next year, make sure to look at policies available on the new exchanges to see if you may have a less expensive plan available than what is offered by your university.*

5. Medicaid:

- Traditionally, Medicaid coverage has been limited to children, pregnant women, and the disabled. Under the Affordable Care Act, certain states (including Connecticut) are expanding coverage to include low-income adults.
- Medicaid will cover any individual with incomes below 133 percent of the federal poverty guidelines.
- The ACA extends “Early and Periodic Screening, Diagnosis, and Treatment (EPSDT)” services to all Medicaid beneficiaries
 - EPSDT provides comprehensive and preventive healthcare services.

6. What if you’re left out?

- If you are below the age of 65, ineligible for Medicaid or parent-based insurance, and don’t want to go without care, the government provides you with tax credit subsidy opportunities when shopping for health insurance plans under the ACA
- Essentially, this means that you can save money on whichever individual plan you choose to buy, so long as you meet the annual income and age requirements.