

BYU health insurance doesn't meet ACA, students surprised by possible fees

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Link: http://www.heraldextra.com/news/local/education/college/byu/byu-health-insurance-doesn-t-meet-aca-students-surprised-by/article_e699e800-34cc-59a8-a949-80426a7dcd14.html

Going away to college for the first time or returning for another year of education carries with it lots of paperwork.

One of those matters is health insurance.

Returning students may be used to enrolling in Brigham Young University's student health insurance. It is almost an automatic choice for students to select their university's insurance to cover their needs.

However, some students may now be subject to fines from the federal government for not being enrolled in what is termed "minimum essential coverage."

"When the Affordable Care Act was put in place, it temporarily allowed for self-funded student health plans to meet the individual mandate," BYU spokesman Todd Hollingshead said. "The ACA, as we all know, is complicated and evolving, and at this point we do not meet the government-imposed requirements."

Temporary waivers from the requirements of the ACA expired Aug. 31, the first day of classes at BYU. In the time since, some students have sought help.

"Our Student Health Center is very busy working with students on an individual basis to find out what works for them," Hollingshead said. "They also help them if they want to stay on the plan."

The change appeared to come as a surprise to some students. [Healthcare.gov](http://www.healthcare.gov), which outlines health insurance information for the public, indicates most student health plans would be eligible.

"If you're covered by your school's student health plan, in most cases, you're considered covered under the health care law and you won't have to pay the fee that people without coverage must generally pay," the website says.

BYU students and their parents could find information on the school's website indicating the change, but there was apparently no notification sent to them individually.

A question-and-answer section about the university's health insurance addressed the issue:

"Does the BYU Student Health Plan meet the minimum Affordable Care Act requirements for health coverage?" it says. "No. To meet the ACA medical coverage requirement, a health plan must qualify as "minimum essential coverage," which is a type of health coverage approved by the federal government.

"Beginning August 31, 2015, the BYU Student Health Plan will no longer be considered minimum essential coverage. Although the BYU Student Health Plan will not meet the ACA requirements, it will continue to meet the university's health coverage requirement."

"If your only health coverage is the BYU Student Health Plan, then you (or your parent(s) if you are a claimed tax dependent) may be subject to a tax penalty on your 2015 and subsequent federal income tax returns for



the months you do not have minimum essential coverage. This will not affect all students directly. For more information, please consult a tax professional.”

Hollingshead said there are numerous government-imposed requirements BYU did not believe were necessary to provide good health care for the students.

“For instance: requirements surrounding termination of health coverage, rules regarding annual caps and rules related to the medical-loss ratio,” he wrote in an email.

“There are certain regulations how someone can be terminated from a plan,” he said in an interview. “The ACA says you can’t place an annual dollar amount.

“We don’t believe that all of those requirements are necessary for us to provide excellent health care for our students.”

Despite the differences between the BYU plan and the requirements of the ACA, BYU representatives have said most students will not be adversely impacted.

“We believe that most of our students will not be impacted in a negative way because they do not meet the income-level requirements,” Hollingshead said. “Also, many of our students will have health insurance through their parents, which they can be on until they are 26.”

Hollingshead said income levels are based on the amount students earn. If they are below a certain level, they are not required by the ACA to provide insurance.

Since 2012, approximately 30 percent of BYU’s students enroll in the student health plan, he said.

“We are definitely being as flexible as possible with each student to help them through the process,” he said.

“They certainly have been busy the last few days, working with the students,” he said of the health center staff.

Jason Stevenson, education and communications director of the Utah Health Policy Project, said there is help available.

“What we are trying to do is let people know there are other options,” he said. “Insurance can be more affordable.”

Those who want to window shop for health care can go to [healthcare.gov/see plans](https://healthcare.gov/see-plans) to see what is available. Help is also available at takecareutah.org.

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