

BYU student health plan not compliant with Obamacare

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Link: <http://universe.byu.edu/2015/09/04/byu-student-health-plan-not-compliant-with-obamacare1/>

BYU's student health care plan doesn't meet the minimum essential coverage requirements set by Obamacare, and those on it will be charged on their yearly federal taxes next year for being uninsured.

Since the passing of the Affordable Care Act, or Obamacare, in 2013, college health insurance plans have been grandfathered in without having to make changes in coverage or structure. That expired Sept. 1.

The fee will be \$325 per adult and \$162 per child. The penalty will rise yearly; in 2016 adults will be charged \$695.

BYU spokesman Todd Hollingshead said the university doesn't have plans to change the health care plan. "There are numerous government imposed requirements that we don't believe are necessary to provide good health care to our students," Hollingshead said.

Some of the areas in which the BYU health plan falls short include requirements surrounding the termination of plans, annual caps, medical loss ratio and coverage of contraceptives. "The Affordable Care Act is complicated," Hollingshead said. "It's evolving, and at this point we don't meet the requirements."

Hollingshead said approximately 30 percent of students are on the plan, but most of them will be exempt from the fine because their incomes are below the threshold required to file a federal tax return. In other words, students whose income is low enough don't have to pay the fee.

Hadrien Nollet, a sophomore from Belgium studying pre-media arts, is on the BYU Student Health Plan. He said he doesn't think it's fair that BYU has a non-compliant student health plan. "If I have to pay that fine I feel like I can find health care that's cheaper somewhere else," Nollet said.

Since BYU requires students to have some type of health care coverage, other alternatives, such as a Catastrophic health plan, Medicaid, or a Marketplace plan, exist for students who want to avoid the fine.



Sophomore Hadrien Nollet considers the different health care options available to him. (Maddi Dayton)

One resource available to help individuals sort through the various options is the Utah Health Policy Project — a nonpartisan nonprofit group dedicated to providing Utahns with affordable health care solutions. Communications director Jason Stevenson said ever since Obamacare went through, the nonprofit has provided a lot of assistance with enrollment. One of its projects, Take Care Utah, provides free access to enrollment experts all over Utah.

“Their job is to help people sign up for insurance,” Stevenson said. “If you’ve never signed up before it can be a pretty complicated process.”

Take Care Utah has six enrollment experts in Provo. They find plans with income-based costs, making them a good option for college students. “If you need health insurance there are other options,” Stevenson said. “In many cases they are more affordable.” Students can take advantages of these resources by going to takecareutah.org.

Other universities are addressing health care in different ways. The University of Utah and Utah Valley University do not require their students to have health insurance, although they strongly encourage it. So far, BYU isn’t making any moves towards adjusting health care policies, according to Hollingshead. He said students are encouraged to examine all of their options and decide if the BYU Student Health Plan is a good fit for them.

- See more at: <http://universe.byu.edu/2015/09/04/byu-student-health-plan-not-compliant-with-obamacare1/#sthash.jjps0l99.dpuf>