

BYU student health plan no longer compliant with Affordable Care Act

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PROVO, Utah – Some Brigham Young University students are shopping for a new health insurance plan because the school's health care plan is no longer compliant with the Affordable Care Act. Student health insurance plans across the country were given an extension for the past couple of years to meet all the requirements under the Affordable Care Act, but that extension expired August 31. Now, schools like Brigham Young University are choosing to remain non-compliant.

BYU Spokesman Todd Hollingshead addressed the issue: "There are a number of government imposed requirements that we don't feel are necessary to provide good health care for our students." BYU did not want to sign off on several guidelines, including caps on how much students are required to pay, new termination requirements, and free contraception.

Hollingshead wouldn't elaborate on why administrators chose not to provide free contraception. "It's just an individual choice," he said. "We leave it up to the individual to make that choice." About 8,000 students are covered under the school's health plan at present, and the school is still offering the coverage so students can keep the plan if they wish.

"It's still a good plan for students," Hollingshead said. "It meets the requirement for them to have insurance, and we offer it at a very reasonable rate."

But each student could face fines of up to \$300 because the plan is not ACA compliant. However, there is an exception that may mean students can avoid the fine.

"Anyone who earns under 100 percent of the federal poverty limit would not be fined," said Jason Stevenson, who is with the non-profit group Utah Health Policy Project.

Students who are covered under their parents' plan until age 26 would also not be fined. For students scrambling to find other plans by the November 1 deadline, Stevenson says there are plenty of options.

"There's even better insurance that's available," he said. "It could be more affordable, could provide better coverage, could cover things like maternity care and having babies and starting a family." [Click here for a list of health care plans provided by the Utah Health Policy Project.](#)