

Editorial: BYU student health plan inadequate, but students can skip it

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Brigham Young University's student health insurance [does not meet the standards](#) of the Affordable Care Act, in part because it doesn't cover birth control. As a result, some BYU students could be penalized for not complying with Obamacare.

A new front breaking out in the religious freedom wars?

No. It's just BYU trying to do things on the cheap and not being very good about informing its students about it.

BYU officials have known for some time that their student health plan did not meet the ACA's requirements, and it's not just because of birth-control coverage. The plan also puts a \$250,000 cap on coverage and it spends too much on administrative costs. Those requirements have nothing to do with religion, but they do force insurers to offer complete and efficient coverage instead of partial plans.

To be clear, neither BYU nor any other private college has to offer health insurance coverage to its students. That was true before the ACA, and it's true now. So there is no federal requirement that BYU is being ordered to meet here.

Instead, the federal government is saying the plan BYU offers is inadequate, and the students should know that buying it won't put them in compliance with the ACA's requirement that everyone have health insurance. And if they aren't in compliance, they will be hit with a penalty when they file their income taxes. BYU told the students this in this year's student handbook, but apparently many are only learning about it as the school year starts.

The students, however, have plenty of options that are compliant, including staying on their parents' policies if they're under 26. (Even married students can stay on their own parents' plans.) The ACA through healthcare.gov also has options that in many cases offer more coverage at the same or lower cost than BYU's coverage. In other words, the students would be foolish to buy from BYU, even if they weren't facing the ACA penalty.

BYU could choose the solution of another religious school, Wheaton College in Illinois, and simply not offer a health plan to students. Or it could do what the University of Utah has done and bring its student health plan into compliance. That also would align the student plan with the plan BYU offers its employees, which is already ACA-compliant.

What BYU shouldn't do is continue to confuse its students by offering a plan that isn't ACA-compliant for most of them.

The good news is that the students have until Nov. 1 to find an adequate plan and avoid the penalty. One way or another, BYU should help them with that.