

GRADUATE COUNCIL

February 23, 2016

UPDATE ON STUDENT HEALTH INSURANCE

Comparison of 2 existing plans

University (for student only)	Plan 1	Plan 2
UT		
Annual	\$3,659.00	\$3,181.00
Fall	\$1,485.00	\$1,291.00
Spring/Summer	\$2,174.00	\$1,890.00
Summer	\$1,131.00	\$984.00
Univ of Akron		
Annual	\$1,227.00	
Fall	\$515.33	\$441.41
Spring/Summer	\$711.67	\$646.32
Summer	\$392.64	\$336.32

Both plans are issued and administered by the SBET (Student Educational benefit Trust)

Plan 1: Campus 1st Domestic Plan

Plan 2: Campus 1st International Plan

- Some links to purchase an insurance that usually most engineering grad students would refer to:
 - Most popular: <HTTPS://WWW.ISOA.ORG>
 - Popular among Asian Students: International Student & Scholar health Insurance students; Int. Student health Insurance - PSI: Go to <WWW.PSISERVICE.COM> (home page)

UPDATE ON STUDENT HEALTH INSURANCE

- Invitations to Bid (ITB) was posted yesterday (02/22/16)
- You may download a copy of the Invitation to Bid (ITB) document by clicking on the following link:

http://www.utoledo.edu/depts/supplychain/purchasing/rfps_bids/invitation_to_bid/index.html

Click on link to **RFP FY16-29**

- There is one document (34 pages in length).
 - March 14, 2016: Bid Responses due
 - March 28, 2016 Tentative Award of Agreement
 - April 11, 2016 Signed agreements
 - Effective August 11, 2016
- Only few programs mandate student coverage as follows:
 - J-1 International Students
 - UT College of Medicine MD program, Pharmacy and Pharmaceutical Sciences, Health Sciences, and Nursing Students, and student-athletes.
- The University is asking for pricing for Student health Insurance Plans that both match the current benefits provided to students as shown within the Benefit Book, **along with options for alternative plans that may lower premium costs for students.**

ACA/HEALTH CARE EXCHANGES/MARKET PLACES FREQUENTLY ASKED QUESTIONS

<https://healthcenter.uoregon.edu/Insurance/HealthcareExchangesandMarketplacesFAQs.aspx>

What health Insurance options are available to college students?

College students may be eligible for the following health insurance options:

- Coverage as a dependent on Parents' health insurance plan to the age of 26
- Coverage through Medicaid based on expanded eligibility requirements in some States
- Coverage through the Exchange/Marketplace; with premium tax credit, or subsidy, if income requirements' are met
- Catastrophic Plan offered through the Exchange/Marketplace
- School Sponsored Student Insurance Plan
- Coverage through an individual Health Plan offered outside of the Exchange/Marketplace

Can a student who attends College outside of their State of Residency apply for an Exchange/Marketplace plan in the State in which their College or University is located?

- No, individuals interested in purchasing coverage through the Exchange/Marketplace may only apply for plans available in the State where he/she is a resident. Each State has its own residency definition and requirements which must be met for a person to legally be considered a resident.

Are International Students eligible to purchase a plan through the exchange/marketplace?

- It varies from State to State. In the State of Ohio, International students who are legally in the United States are **not** eligible to purchase a plan through the Exchange/marketplace. They are in other states, but are not eligible for premium tax credit.

For More Information

younginvincibles.org/issues/health-care

www.healthcare.gov/young-adults

Health Insurance Requirements for the F1 Visa

<http://www.internationalstudentinsurance.com/f1student/insurance-requirements-f1-visa.php>

F1 Visa Health Insurance Requirements

There are no specific insurance requirements for F visa holders set forth by the US Department of State. In most cases your school will determine what level of coverage you need, or you will need to make this determination for yourself if your school has no specific insurance requirements.

School Insurance Requirements

Since the health insurance requirements for F1 visa holders will vary depending on [your university or college](#), coverage can be administered in a variety of ways:

- **Mandatory school-sponsored group insurance plan**, with no option to waive coverage
- **School-sponsored insurance plan**, with the option to waive
- **No school-sponsored insurance plan**, with the option to choose your own coverage

The Affordable Care Act (ACA) and International Student FAQs

<https://www.hthstudents.com/> (HTH Worldwide)

Do colleges or universities have any specific responsibilities to international students or federal agencies under the ACA?

No. The ACA does not require colleges and universities to offer any type of health insurance plan to international students, nor does the ACA impose any new reporting requirements if students are employed by the institution less than 30-hours per week.

Do international students in the U.S. need to meet the ACA's individual mandate?

Under regulations published in August 2013 by the U.S. Internal Revenue Service, which enforces the mandate, international students with valid student visas are exempt from the individual mandate and do not need to enroll in an ACA-compliant plan.