



Student health insurance and national health care reform

What does it mean for you?

Exciting new changes

National health reform, or the Affordable Care Act (ACA), is a new law designed to improve access to health insurance for millions of people. This landmark law includes some new ways for students to have greater access to affordable health insurance.

- **No-cost or low-cost insurance** is available to more people than ever before through MassHealth, Massachusetts' Medicaid program. Individuals who are 19 and older may also continue to qualify for MassHealth if they meet income and other eligibility requirements.
- **New tax credits** help you pay for health insurance premiums if you buy a plan through the Health Connector. If you qualify for tax credits, you can have this credit paid directly to your insurance company every month so that your monthly premium is lower. A single person who earns as much as \$46,000 may be able to qualify for tax credits.
- **ConnectorCare plans** have low monthly premiums, no deductibles, and lower out-of-pocket costs. If you qualify for a ConnectorCare plan, you can save on your monthly premium and pay less when you go to the doctor. For the first time, students will be able to access no-or low-cost ConnectorCare plans if they qualify.

Students should apply through the Health Connector website at MAhealthconnector.org to see if they qualify for MassHealth, tax credits, and ConnectorCare plans.

Better benefits for students

1. Students can stay on their parents' health insurance until age 26
2. No annual and lifetime limits on the amount that a health plan will pay towards your health services
3. No limits on the amount that a health plan will pay towards your prescription drugs
4. All preventive care is covered at 100% and there are no co-pays, co-insurance, or deductibles for things like:
 - Immunizations
 - Contraceptives
 - Physicals
 - Screening and counseling for sexually transmitted infections, HIV, and tobacco use
 - Screenings for depression, obesity, and diabetes

Questions?

Visit MAhealthconnector.org or call 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m.

Frequently Asked Questions

What kind of health insurance are Massachusetts students required to have?

Massachusetts law requires students enrolled in higher education programs with a 75% full-time curriculum to be covered by health insurance that offers reasonably comprehensive coverage of health care services. Reasonable comprehensive coverage could include (but is not limited to) MassHealth, Health Connector plans, or an employer health plan.

What is the Student Health Insurance Program (SHIP)?

Student Health Insurance Programs (SHIPs) are the health insurance plans that are offered by Massachusetts colleges and universities. These plans meet the Massachusetts and federal requirements for insurance coverage.

Do students have to purchase a SHIP plan?

Students are required to have health insurance to attend college full-time in Massachusetts. A student has to purchase a SHIP through their college only if they do not currently have health insurance coverage that is considered “comparable coverage.” For example, a student with MassHealth coverage, a ConnectorCare plan, or a student who is under age 26 who has coverage through a parent’s health insurance plan, does not need to purchase a SHIP.

Can students shop on the Health Connector?

Yes! Students can shop on the Health Connector for health and dental plans.

When is open enrollment and when do Health Connector plans start?

The next open enrollment period will run from November 1, 2015, to January 31, 2016. During this time, you can enroll in a plan that starts as soon as January 1, 2016. In general, open enrollment is the only time of year when you can purchase or change insurance plans for any reason. However, you may be allowed to enroll outside of open enrollment if you experience certain life events, such as losing your current insurance. If you qualify for MassHealth, or for a ConnectorCare plan, you may enroll at any time during the year.

Where do I find out if I qualify for help to pay for my health insurance?

Apply online at MAhealthconnector.org to find out if you qualify for any of the programs that help you pay for insurance, including MassHealth, tax credits, and ConnectorCare plans.

Can international students purchase a plan through the Health Connector?

International students who are legally in the United States and a resident of Massachusetts can buy a plan through the Health Connector. To qualify for premium tax credits, you will also have to file taxes.

Can I get help paying for my health insurance if I buy a plan outside the Health Connector?

No. You can’t qualify for help paying for a health insurance plan if you bought it outside of the Health Connector.

My family is not from Massachusetts. Can I still get help paying for my health insurance?

Yes, as long as you are residing in Massachusetts and are planning to stay. When you apply, indicate that you are the only person seeking health insurance. You will still need to enter information about your entire tax household, including your parents’ household income if you are claimed as their dependent, and information about other family members.

What if I already have MassHealth?

If you were covered by MassHealth before entering school, you may need to fill out a transition review form when you turn 19. MassHealth will send you those forms if you are required to do so.

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