



**Affordable Care Act Information for Emory Students and Parents**  
*January 2015 Update*

The Affordable Care Act (ACA) has the goal to make health insurance available to all American citizens. In October 2013, the Health Insurance Marketplace (Exchange) at [www.healthcare.gov](http://www.healthcare.gov) opened to uninsured individuals and small business employers. The website allows access to private health insurance options which, for some, may be available on a discounted basis or at no charge (depending on financial criteria and available tax credits). Each year, eligible applicants must enroll between October 1<sup>st</sup> and February 15<sup>th</sup> and coverage will begin on January 1<sup>st</sup>.

The Emory/Aetna Student Health Insurance Policy is an annual plan and insured continuing students maintain coverage until the end of the policy year (medical students: July 14<sup>th</sup>; international students: July 31<sup>st</sup>; and all others: August 14<sup>th</sup>). ***Because each academic year, insured students have contracted with Aetna for an annual plan, students will not be eligible to voluntarily cancel the Emory/Aetna Student Health Insurance Plan for purposes of enrolling in the ACA exchanges for the remainder of an academic year.***

To find out more information about Emory students and ACA insurance plans, the Emory University student health insurance requirement and the Emory/Aetna Student Health Insurance Plan, please see the additional information and Frequently Asked Questions below.

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**Emory Students, the Affordable Care Act (ACA) and the Emory/Aetna Student Health Insurance Plan**

Since 2006, Emory University has required that all students have annual, uninterrupted health insurance coverage that meets the following criteria:

- Coverage that allows the insured student to receive outpatient, emergency, specialist and inpatient care, diagnostic testing and procedures, and mental health inpatient and outpatient care, including alcohol and substance abuse treatment, in Atlanta, GA
- A deductible not greater than \$2,500 per policy year. If the annual deductible exceeds \$2,500, the insured student must have an approved Healthcare Savings Account (HSA) that will allow the student to seek needed medical and mental

health care when recommended by a healthcare provider and will cover all deductible expenses over \$2,500.

- The insurance must be provided by an insurance company domiciled in the United States (or must be provided by an international insurance company with a United States partner for handling of insurance claims in the United States).

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## **Frequently asked Questions about insurance plans, the Emory University student health insurance requirement and the Emory/Aetna Student Health Insurance Plan:**

***If an Emory student is on the Emory Aetna student plan for the academic year, why can't he/she switch on January 1<sup>st</sup> to a cheaper Health Insurance Exchange plan?***

The ACA insurance exchanges were developed for people who do not have access to other health insurance. They should not be used as an alternative option for people who already have qualifying health insurance and are looking for a less expensive option. Students on the Emory/Aetna student plan have an individual contract with Aetna for insurance for the entire academic year. Because the insured students have contracted with Aetna for an annual plan, students will not be eligible to voluntarily cancel the Emory/Aetna Student Health Insurance Plan for purposes of enrolling in the ACA exchanges for the remainder of the academic year. Aetna's policy is that the eligibility for an exchange plan is not considered a Qualifying Life Event.

***What if an Emory student on the Emory/Aetna student plan graduates at the end of the Fall semester or takes a leave of absence for the Spring Semester? Can those students enroll in an insurance plan through the ACA exchanges?***

Yes. If a student on the Emory/Aetna plan experiences a Qualifying Life Event (QLE) due to graduation or withdrawal/leave of absence from Emory, and loses coverage under the Emory/Aetna student plan, there are several options for ongoing coverage:

- The Emory/Aetna Student Health Insurance Policy offers three months of extended coverage under the Continuation Plan. Applications for the Aetna continuation Plan can be obtained from our EUSHCS Insurance Supervisor at 404-727-7560.
- The graduated or former student may obtain insurance through a new job, or through a parent/family policy due to a Qualifying Life Event.
- In addition, there may be insurance options available through the ACA Healthcare Marketplace at [www.healthcare.gov](http://www.healthcare.gov). This ACA "special enrollment period" is open 60 days before the loss of coverage and 60 days after. The ACA website recommends that enrollment in the new plan be completed no later than 15 days prior to loss of coverage, in order to reduce the risk of a gap in coverage.

***What happens when I graduate in the Spring or decide to leave the Emory/Aetna student plan after the policy year ends in the summer? Isn't it then too late for me to enroll in a plan on the ACA health insurance exchanges?***

No, it won't be too late for you to enroll in an exchange plan in July or August. If you are eligible for an exchange plan, and you have concluded your enrollment in the annual Emory/Aetna plan, you will have an ACA exchange "special enrollment period" open 60 days before the loss of coverage and 60 days after. The ACA website recommends that enrollment in the new plan be completed no later than 15 days prior to loss of coverage, in order to reduce the risk of a gap in coverage.

***What if I would like to leave my current insurance policy at mid-year and join the Emory/Aetna plan for spring and summer semesters? Can I do that?***

Sorry, no, not without a Qualifying Life Event (QLE). Students who waived the Emory/Aetna plan for the year because they have private insurance will not be able to switch to the Emory/Aetna plan because their private insurance premiums are increasing. Choosing to change insurance plans is not considered a QLE. Your next eligibility to join the Emory/Aetna student plan will be for the next academic year.

***Aren't there mandatory areas of coverage under the Affordable Care Act? Are those included in the Emory/Aetna student plan?***

If you are enrolled in the Aetna Student Health Insurance Policy, you already have access to many of the ACA-mandated healthcare benefits which went into effect in 2012-13. These essential benefits include 100% coverage with no cost sharing (out-of-pocket expenses) for:

Routine Physical Exam Expense (*Office Visits*), Pap Smear Screening Expense, Mammogram Expense, Routine Screening for Sexually Transmitted Disease Expense, Routine Colorectal Cancer Screening, Routine Prostate Cancer Screening Expense, Preventive Care Immunizations (*Facility or Office Visits*), Well Woman Preventive Visits (*Office Visits*), Screening & Counseling Services (*Office Visits*) as illustrated under the Routine Physical Exam benefit type, Routine Cancer Screenings (*Outpatient*), Prenatal Care (*Office Visits*) Comprehensive Lactation Support and Counseling Services (*Facility or Office Visits*), Breast Pumps & Supplies, Family Contraceptive Counseling Services (*Office Visits*), Female Voluntary Sterilization (*Inpatient and Outpatient*), Female Generic Contraceptive Devices, Female Generic Contraceptive Prescription Drugs, and Female Over-the-Counter Contraceptive Methods.

In addition, under ACA individuals cannot be denied coverage for having a pre-existing condition (the Aetna/Emory plan always covered pre-existing conditions).

Effective 2014-15, the Emory/Aetna student plan lifetime maximum has been eliminated. There are no caps on medical or pharmacy benefits under the Emory/Aetna student plan.

In compliance with Georgia State Mandate(s), the Annual Deductible is waived for Child Wellness Services Expense.

***Do the ACA insurance exchanges meet the University's health insurance requirements?***

Yes, most of them do. However, you should confirm with the insurance company to make sure your plan meets the (3) minimum requirements.

***Are the ACA insurance exchanges accepted at the Student Health Services?***

Yes, some of them are but not all. Student Health is a participating provider with most major insurance companies including some of the ACA exchange plans. However, in partnership with Emory Healthcare, there are some plans that are not accepted at the Student Health Services, the Emory Clinic or Emory Hospitals. For additional information of ACA accepted insurance plans, visit the Emory Healthcare website at <http://www.emoryhealthcare.org/patient-guide/guest-services/pdf/the-exchange-health-insurance-plans.pdf>.

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For details about coverage and benefits under the Emory/Aetna Student Health Insurance Plan, go to [http://studenthealth.emory.edu/hs/insurance\\_fees/aetna/index.html](http://studenthealth.emory.edu/hs/insurance_fees/aetna/index.html).

For additional information regarding the Affordable Care Act (ACA), please go to [www.healthcare.gov](http://www.healthcare.gov).