



STUDENT FAQs

1. If I am a student, do I have to purchase health insurance?

Most students, unless they qualify for an exemption, will have to purchase health insurance by March 31, 2014, or they will be subject to a tax penalty.

A student may be eligible for an exemption, for example, if s/he is not lawfully present in the United States or if s/he does not file taxes because s/he is below the tax filing threshold.

2. What is a student health plan and does it count as health insurance coverage under the Affordable Care Act?

A “student health plan” refers to a special policy of health coverage that colleges and universities make available to their enrolled students. Typically, the student health plan is different from the employer-sponsored group coverage that colleges and universities offer their faculty and staff.

Student health plans count as health insurance coverage (e.g. “minimum essential coverage”) under the Affordable Care Act. Therefore, for the months you are enrolled in your student health coverage, you will not have to pay a penalty.

3. Will my student health plan cover all of the benefits required under the Affordable Care Act?

Not necessarily. If it is a “fully insured” student health plan, it does have to cover all ten of the essential health benefits,” including ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services and chronic disease management, and pediatric services including oral and vision care. Generally, fully insured plans must also offer contraceptives without cost-sharing (meaning no co-pays, etc.). A fully insured plan is one that your college or university purchases from a health insurance company.

However, if the student health plan is “self-insured,” it might not be required to cover essential health benefits. Check with your college to find out what type of student health plan they offer.

4. If I am offered a student health plan, can I opt out and purchase coverage through Covered California? Can I still get tax credits to help pay a health plan through Covered California or get low- or no-cost Medi-Cal?

Yes, students can opt out of their student health plans and purchase coverage through Covered California. Depending on income, students may receive tax credits to help pay for a private health plan through Covered California or receive low- or no-cost coverage through Medi-Cal.

If, however, you accept and enroll in your school’s health insurance plan, you will not be eligible for tax credits through Covered California while you are covered by your school’s plan. When considering whether to enroll in your school’s health insurance plan or a Covered California health plan, consider the location of clinics/doctors and the costs of accessing services.

5. What is the Minimum Coverage Plan, and why am I eligible?

If you're under 30, you may be able to buy an additional health insurance plan option called Minimum Coverage or Catastrophic plans. These "catastrophic" plans usually have lower premiums and mostly protect you from worst-case scenarios. Catastrophic plans through Covered California cover three doctor visits or urgent care visits, including outpatient mental health/substance use visits, with no out-of-pocket costs, and free preventive benefits. All other services will be full price but at the negotiated in-network price, until you spend \$6,350, after which all in-network services are covered at 100%.

6. Can I opt out of my student health plan and stay covered as a dependent on my parent's health plan?

Yes. For a Covered California health plan, so long as you are a tax dependent of your parent(s) or under the age of 26, your eligibility for student health coverage does not make you ineligible to be covered on your parent's family health plan.

When making this decision, consider your parent's insurance coverage network. If you attend a school that is far away from your parent's home, your parent's health insurance may not cover medical services provided to you while you are away at school. You should speak with your parent's health insurance plan for more information.

7. If my parents are eligible for tax credits through Covered California and I am their dependent, would adding me to their family plan make them no longer eligible for premium assistance?

Generally, no. If you (the student) are claimed as a dependent on your parent's taxes and choose to opt out of your student health coverage, your parent's Covered California family plan would still be eligible for tax credits. Additionally, if you (again, the student) chooses to stay or accept your student health plan, your parents would still be eligible for tax credits through Covered California, if otherwise eligible. However, your parents must correctly state on their application that although you (the student) are a tax dependent, you are not seeking health coverage through their (the parents') Covered California health plan.

However, a student considering opting out of his/her student health plan to take part in a family plan through Covered California should consider the coverage network. If the school s/he attends is far away from the parent's home, the parent's health insurance may not cover medical services while the student is away at school. Students considering this option should speak with their parents' health insurance plan for more information.

8. I go to school outside of California, but I am claimed as a tax dependent by my parents, can I be a part of their Covered California family plan? Can I receive health care services in a different state?

If you are a tax dependent, you can be covered under your parent's Covered California health plan, no matter where you live. However, Covered California does not offer any health plan products that have a network of doctors, hospitals or other health care providers outside of California at this time. Therefore, if the school the student attends is out-of-state, the parent's health insurance will not cover most medical services while the student is away at school. The exception being that all emergency services must be covered at the in-network price, even if the service was received out of state. Students considering this option should speak with their parents' health insurance plans for more information.