

# What does the Affordable Care Act (ACA) mean for me and my family?

To answer the question, "What does the Affordable Care Act (ACA) mean for me and my family?" we are highlighting some examples of UC students and their related health care decisions. Each profile below describes how students can weigh the features and benefits of UC SHIP and the ACA marketplace plans and make choices about the new health care options available to them.

## UC Student Profiles

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### Mariella, 18

- First-year student at UC Santa Cruz.
- Has coverage through her mom's employer plan.

Now that Mariella has UC SHIP available to her, she should compare her mom's employer plan to the UC SHIP plan. While both plans offer comprehensive benefits, since her mom's employer plan is not subsidized for Mariella, the UC SHIP plan is less expensive for her than being enrolled as a dependent on her mom's plan. Mariella also knows that with UC SHIP, she'll have access to convenient on-campus care at the student health center with no claims to file, so it's probably the best choice for her.

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### Xavier, 20

- Third-year undergraduate at UC San Diego.
- Xavier has four people in his family.
- The household income is more than \$94,000 per year.
- Xavier's parents are self-employed, so he and his family don't have access to group coverage.

Premium assistance for coverage from the marketplace takes into account family size and household income. At this income level, Xavier's family would not receive premium assistance for plans purchased through Covered California. Xavier may be able to obtain more comprehensive coverage—medical, behavioral health, pharmacy, dental and vision—at a lower cost through UC SHIP when it's compared to Covered California. Xavier should be sure to examine how the total costs of the plans offered by Covered California compare to UC SHIP including how much he has to pay at the time he receives care, and other costs like the annual deductible and monthly premium. Xavier should also note that students are automatically enrolled in UC SHIP and have convenient access to care on campus, with no claims to file.

**Jeni, 22**

- Second-year nursing student at UC San Francisco.
- Jeni has four people in her family.
- The household income is between \$32,000 and \$94,000 per year.
- Jeni's parents do not have group coverage available to them through their employers.

At this income level and family size, Jeni's family would qualify for premium assistance for plans purchased through Covered California, assuming the family meets all criteria. Jeni and her family should evaluate carefully the amount of premium subsidies that they are eligible to receive, and the type of plan they would choose from those offered through Covered California. Jeni should compare the benefits and full cost of the plans, including premiums, deductibles, copayments, and coinsurance to the UC SHIP plan. Jeni should also take into consideration the convenient access to care located on campus at the student health center and the availability of the full Blue Cross Anthem network, should she need care off-campus. Covered California plans have restricted networks, and it may be difficult to find participating providers who are accepting new patients.

**Tai, 19**

- First-year student at UC Merced.
- Tai files his own taxes, and is not claimed as a tax dependent by his parents.
- In addition to his classes, he also has an unpaid internship.

California is expanding its Medicaid program, called Medi-Cal, to include adults without children whose income is around \$15,000 or less per year for a single individual. This means that Tai qualifies for Medi-Cal, which has very low or no premiums, depending on income level. Tai should explore whether Medi-Cal providers are available near UC Merced. In some areas of the state, it is difficult to find Medi-Cal providers who are accepting new patients.

**Leslie, 28**

- Graduate student at UCLA.
- Leslie is married and has a two-year-old daughter.
- She needs coverage for her spouse and child.

Dependent coverage is available through UC SHIP, but benefit levels for dependents on UC SHIP are different than for students. Leslie and her family should take into account that dependents may find lower cost plans through Covered California, and that the family may be eligible for premium subsidies. Also, Leslie is not required to enroll all family members in a single plan. Depending on the coverage level desired and the cost of the plan, it may be better for Leslie to enroll in UC SHIP and purchase a plan for her dependents through Covered California.

# Asking the right questions

The students in the profiles used these questions to research their choices. You can use them to get the information you will need.



## What should I research if I have coverage through a parent's employer-sponsored plan or I am looking at plan options through Covered California (the state's health insurance marketplace "exchange")?

- How do the features of UC SHIP compare to the employer-sponsored plan or to plans offered through Covered California? (Examples include coverage for urgent care, access to specialists, support for chronic conditions like diabetes or asthma, coverage when I'm traveling, and so on.)
- Will I get comprehensive health benefits?
- Does the plan's network include providers near my campus?
- Do I have to pay at the time I receive care and then submit claims paperwork?
- Are dental and vision insurance included?



## How do I compare the total costs of the plan?

### Be sure to look at:

- What is the cost of my monthly premiums?
- Do I qualify for a premium subsidy through Covered California?
- What is the amount of the deductible that I have to pay out of my own pocket each year?
- How much do I have to pay at the provider's office when I receive care?
- What is my share of prescription costs?
- What is the amount I need to reach before the insurance begins to pay 100% of all my costs? (It's called the "out-of-pocket maximum.")

## Making Your Own Health Care Choices

Each individual student has different needs. Deciding how to best meet those needs requires careful consideration. If you decide to purchase a plan through Covered California, make sure it meets UC's health insurance requirements for waiving enrollment in UC SHIP. Students who choose Covered California can still use the student health center on campus, but their coverage and fees will work a different way. They will have to pay fees out of their own pocket; the portion of their fees that is reimbursed may be limited because they received care outside of their plan's network of providers; and they will have to submit claim forms each time they receive care in order to be reimbursed. Contact your student health insurance office for additional resources available to help you make an informed choice.

## Where can I get more information?

For more info on the exchanges and subsidies, go to [www.coveredca.com](http://www.coveredca.com). For more info on UC SHIP, go to [www.ucop.edu/ucship](http://www.ucop.edu/ucship).