

Five things you need to know about the Affordable Care Act and UC SHIP

1



UC SHIP has you covered.

For years, UC has provided comprehensive, affordable health insurance for registered students. UC SHIP helps cover health care expenses so that students can focus on their academic goals.

UC SHIP already exceeds the coverage standards introduced by the Affordable Care Act (ACA):

- Guaranteed coverage to all students, with no waiting periods or exclusions of pre-existing conditions
- 100% coverage of preventive care services and women's health care
- Coverage of all Essential Health Benefits as determined by the law with no annual or lifetime limits

If the UC SHIP plan was available on the Insurance Exchanges, it would be categorized as a Gold or Platinum plan, the highest level of coverage, but at the price of a Bronze plan.

2



Enrolled in UC SHIP? Sit back and relax.

All Americans must be enrolled in health insurance or pay a fine. As a registered UC student, you don't need to take any action because you're already covered by UC SHIP, which meets this new requirement.

3



You'll see a lot of advertising for health insurance.

Young and healthy people (that's you!) are who insurance companies want most as customers. But it's your choice where you get your coverage—whether it's through UC SHIP or a different insurance company.

4



You may benefit from new premium subsidies.

The ACA provides a subsidy for people who can't afford health insurance—you or your family may benefit. To be eligible for a subsidy, you must purchase your coverage through a Health Benefit Exchange, such as Covered California. To calculate the subsidy, the government looks at family income and the number of people in the family. Those who make less money get a larger amount of financial support. You'll want to compare your options carefully to choose the best coverage for you.

5



Above all, your health is what matters most!

While our health care system is changing a lot, your health is what matters most. That's why UC SHIP was created in the first place. And why it still gives you convenient access to doctors on campus—so you can get care when you need it. Remember to take advantage of free preventive care (like annual physicals, well-woman visits and flu shots) available to you on campus. And don't forget, your student health center is here to help you navigate the health care system, both on and off campus. Drop by or give them a call if you have questions or need advice.

More on ACA and how it works



How does UC SHIP work?

UC SHIP makes your health care choices affordable and worry-free while you are a student. This state-of-the-art, comprehensive health care plan is designed specifically for UC students, and complies with the Affordable Care Act. Besides convenient access to care on campus, the plan also includes:

- Dental
- Vision
- Referrals to the Anthem Blue Cross large network of health care providers when you need to see a specialist
- UC Family network discounts

All registered students are automatically enrolled in UC SHIP and charged a health insurance premium on their tuition bill, unless they waive enrollment by showing they have coverage that meets UC's required benefit levels. Note that not all Covered California plans will meet UC's health insurance benefit requirements.



What does the ACA do?

Health care reform makes important changes to the health care system.

- **Everyone can get coverage.** Health insurance exists to protect people from the financial consequences of a serious illness or injury. Before the ACA, some Americans were denied health insurance because they had pre-existing health conditions which insurers refused to cover. As of January 1, 2014, all Americans can join any medical plan without any exclusions of pre-existing conditions.
- **Everyone (including students) must get coverage.** Now that the door is open to everyone, there's no reason not to get coverage. In fact almost everyone must have medical coverage or pay a fine. As long as you are enrolled in UC SHIP, you'll meet the requirements for coverage.
- **Coverage is more affordable.** ACA makes health insurance more affordable for low income individuals and families by providing subsidies based on household income and family size, and through expansion of Medi-Cal eligibility.



What are Covered California and the marketplaces I keep hearing about?

Marketplaces (also called exchanges) are being established to sell insurance, at both the state and federal levels. In California, the marketplace is called Covered California. The marketplaces are like an online store for health insurance, where you can shop for coverage and compare features and pricing.

In the coming months, you'll see a lot of advertising, but you are not required to get your coverage through Covered California or another marketplace. **The benefits of UC SHIP meet and often exceed those of the best coverage offered by Covered California, and UC SHIP usually costs less. Plus most students have dental and vision included in their plan.**

It's important to note that if you enroll through Covered California or another marketplace, you may have a limited provider network, and could pay high out-of-pocket costs when you get care, depending on the plan you choose. You would still be able to use the student health services on campus, but you would have to pay out of pocket for fees and file claims yourself. Also, if you enroll through Covered California or another marketplace, the plan will not include dental and vision coverage.



Where can I get more information?

For more info on the exchanges and subsidies, go to www.coveredca.com.

For more info on UC SHIP, go to www.ucop.edu/ucship.