



OFFICE OF HUMAN RESOURCES

Students and the Affordable Care Act October 7, 2013

The Affordable Care Act (ACA), referred to by some as “Obamacare,” is a federal law that presents students with important opportunities and obligations related to health care. For most students, the ACA offers young adults a chance to get good and affordable health insurance coverage.

According to the ACA:

- If you do not already have coverage now, you will be able to sign up for a plan tailored to your needs starting on October 1, 2013.
- As of 2014, nearly all Americans must have health insurance coverage, including most students.
- If you do not have coverage by March 31, 2014, you may be subject to a penalty.

You are already covered if:

- You are under 26 years old and on your parents’ policy; or
- You are enrolled in a Student Health Insurance Plan offered by your university/college; or
- You have coverage from your own employer or you are a dependent on a partner’s/spouse’s employer’s policy.

If you are NOT already covered:

- Visit www.MarylandHealthConnection.gov to learn about the new health insurance options offered through the Maryland Health Connection, the state’s health benefits exchange. You will find several affordable options for students, depending on age, income, family status, and health status. The Maryland Health Connection also has telephone help lines for consumers: 1.855.642.8572; 1.855.642.8573 (TTY)
- If you are an out-of-state student who pays taxes in another state, learn about your options in your home state’s exchange. Visit the federal ACA website for access: www.healthcare.gov

Additional Resources for Students at University System of Maryland Institutions

Beginning soon, the University System of Maryland plans to have resources available on each campus and at each regional center to provide more detailed information to students. Starting in November, we hope to have on-campus “navigators” who can answer questions and help both students and employees enroll in the plan that best meets their needs.

For more information, e-mail: ACA@usmd.edu