HEALTH INSURANCE OPTIONS

• STAYING ON YOUR PARENT’S PLAN
  o If your parent’s insurance plan offers dependent coverage, you can likely stay on your parent’s plan until you are 26 years old.

• EMPLOYER PLAN
  o If you are employed, inquire with your employer about coverage.

• GET A PLAN FROM THE MARKETPLACE
  o Each state has an online Health Insurance Marketplace (also known as an “Exchange”) where people can compare plan rates and benefits side-by-side and purchase the health insurance coverage that’s right for them. Depending on your income, you may be eligible for new tax credits and cost-sharing subsidies to lower the cost of coverage when you buy a plan on the new marketplace. Go to www.HealthCare.gov to find the marketplace in your state. Open enrollment for 2016 begins 11/1/15 but in some circumstances a student will be able to enroll before then if a life event occurs. If you need help enrolling, communities have certified enrollment counselors available. In Fairbanks, call Interior Community Health Center at (907) 458-1544. Another helpful website is www.getcoveredalaska.org. To get an idea if you qualify for a subsidy, go to http://kff.org/interactive/subsidy-calculator/. Note: These sites may not be up-to-date with regard to Alaska’s decision on Medicaid expansion so check back frequently.

• PRIVATE PLANS
  o In some cases, private plans (i.e. plans available to individuals and families which are separate from those listed above) may be appropriate choices depending upon coverages and premiums available.

• MEDICAID
  o Depending upon the state in which you live, Medicaid may be an option for you however it is oftentimes not transferable from state to state. Basically, Medicaid provides coverage for individuals who do not make enough money to be covered by a plan in the Marketplace and qualify for a subsidy (for single adults that’s $20,314 a year). Alaska recently expanded Medicaid coverage which should be effective by 9/1/15. Go to http://dhss.alaska.gov/HealthyAlaska/Pages/default.aspx for more information.

• STUDENT HEALTH INSURANCE PLAN
  o UAF has discontinued the student insurance plan for all students except for International Students and Graduate Students who are RA’s or TA’s on a stipend. If you are on the student plan, you can qualify for early enrollment in a Marketplace plan due to loss of coverage (see “Get a Plan from the Marketplace” above).