Learn

What You Need to Know About University of Idaho Health Care Coverage

For Employees Not Eligible for University-Subsidized Coverage

What University health care coverage is available to me?

The University offers a specific health care coverage option to help you meet the Affordable Care Act (ACA) requirement that all Americans have health care coverage. This option includes medical and prescription drug coverage only. You also have other alternatives for health care coverage besides the University option, as explained inside.

If you choose to enroll in the University’s health care plan, you pay the full cost of coverage. The University does NOT contribute toward that cost.
You MUST Have Health Care Coverage

The ACA requires that you have health care coverage from any one of a number of sources—for example, your employer, your spouse’s employer, through Medicaid or through the Health Insurance Marketplace. Otherwise, you’ll pay an annual federal tax penalty. Visit www.healthcare.gov/fees/plans-that-count-as-coverage for information about qualifying coverage.

How do I find out the full cost of coverage under the University’s health care plan?

Log in to the University’s enrollment website to see the rates you will pay for coverage under the University’s health care plan.

Be sure to look at the rates that say “Employee Contributions—Not Subsidized”, NOT the rates that say “Employee Contributions—Subsidized”. The latter are the University-subsidized plans offered to employees appointed by the Board of Regents.

What are the eligibility rules for the University’s health care plan?

To qualify for medical and prescription drug coverage under the University’s health care plan, you must:

- Work at least 30 hours per week OR,
- Teach at least 11 credits per semester as a temporary faculty member or lecturer.

When can I enroll for coverage under the University’s health care plan?

Enrollment for coverage under the University’s health care plan that starts January 1, 2018 is October 16 – November 7, 2017.

What’s my alternative to paying the full cost of University health care coverage?

One alternative is to choose coverage under your spouse’s employer plan. Another is to shop for and choose coverage on the Health Insurance Marketplace. A third option, available depending on which state you live in and your income level, is to be covered under Medicaid.
What is the Health Insurance Marketplace?

The Marketplace is a government-run website service that helps people shop for and enroll in health insurance. You can see your health insurance options at www.healthcare.gov. Click "Get Coverage" at the top left of the page, then click the drop-down button to locate your state. Or, visit Idaho's marketplace directly at www.yourhealthidaho.org.

How much does coverage under the Health Insurance Marketplace cost?

The cost depends on the level of coverage you choose, where you live and the size of your family. You may qualify for tax credits or subsidies to help you pay for coverage.

When can I enroll for coverage under the Health Insurance Marketplace?

2018 Open Enrollment under the Marketplace is November 1 to December 15, 2017. Outside the Open Enrollment Period, generally you can enroll in a Marketplace health insurance plan only if you qualify for a Special Enrollment Period. Visit www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period for information about Special Enrollment Periods.

What happens if I don’t have health care coverage?

According to the ACA, with few exceptions, if you don’t have health care coverage, you must pay an annual federal tax penalty. The penalty is currently the higher of a percentage of household income or a per-person rate:

- **Percentage of household income**: 2.5% of household income, up to the yearly premium for the national average price of a Bronze plan sold through the Marketplace
- **Per-person rate**: $695 per uncovered adult age 18 or older and $347.50 per child under age 18.

The penalty will be adjusted for inflation in future years. Visit www.healthcare.gov/fees/estimate-your-fee for more information about how the penalty works.

More Information

Who do I call if I have questions about the University’s health care coverage?

If you have questions about your benefit options, call the University of Idaho Benefits Center:

- **Within Idaho**: 208-885-3697
- **Outside Idaho**: 800-646-6174.

Where can I find more information about the University’s benefits plans?

For contact information, visit the Benefits web page, then download the Benefits Directory from the Meet Our People page. For more details, click on Eligibility under Health Care Reform, under Core Benefits/Eligibility for Coverage.
Find Out Now!

You must make an important choice to comply with the ACA so you have health care coverage starting January 1, 2018 and don’t have to pay the annual tax penalty.

Review your health care coverage options, including the University’s medical and prescription drug plans, and the Health Insurance Marketplace. Make an informed and smart health care coverage choice for you and your family.