



UI Benefit Services  
875 Perimeter Drive, MS 4332  
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**For Employees Not Eligible  
for University-Subsidized  
Health Care Coverage**



You must make an important choice if you want health care coverage starting January 1, 2022.

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

**Find Out Now!**



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



## What University health care coverage is available to me?

The University offers a specific health care coverage option to help you 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 in this document.

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.

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

Visit the University's enrollment website at [www.uidaho.edu/human-resources/benefits/annual-enrollment](http://www.uidaho.edu/human-resources/benefits/annual-enrollment) 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, 2022, is October 18 – November 2, 2021.

## 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 through 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 federal government-run website service that helps you shop for and enroll in health insurance. You can see your health insurance options at [www.healthcare.gov](http://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](http://www.yourhealthidaho.org).



### If You Want Health Care Coverage

*You can receive health care coverage from any one of a number of sources—for example, your employer, your spouse's employer, Medicaid, or the Health Insurance Marketplace. Visit [www.healthcare.gov/fees/plans-that-count-as-coverage](http://www.healthcare.gov/fees/plans-that-count-as-coverage) for information about qualifying coverage.*

## How much does coverage through 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 through the federal Health Insurance Marketplace?

2022 Open Enrollment is scheduled to occur between November 1 and December 15, 2021. You should check for changes and announcements regarding these deadlines if you plan to enroll in the federal Marketplace. 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](https://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?

The Affordable Care Act (ACA) is still in effect, but the individual mandate requiring all Americans to have coverage was repealed effective January 1, 2019. This means that, as of January 1, 2019, you will NOT pay a penalty if you do not have qualifying health care coverage.

However, having health care coverage is important to your financial security and can save you a lot of money if you or a family member becomes ill or injured. Even though the individual mandate was repealed, you may still qualify for tax credits or subsidies to help you pay for health care coverage through the Health Insurance Marketplace.



### 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 UI Benefit Services:

- **Within Idaho:** 1-208-885-3697
- **Outside Idaho:** 1-800-646-6174

#### Where can I find more information about the University's benefit plans?

For contact information, visit [www.uidaho.edu/human-resources/benefits/meet-our-people](https://www.uidaho.edu/human-resources/benefits/meet-our-people) to download the Benefits Directory.

For more details, click on **Medical, Rx, Dental & Vision Plans** in the left navigation > **Eligibility for Coverage** > **Eligibility under Health Care Reform**.

