All Americans will be required to have health insurance as of January 1, 2014.
**MARKETPLACE OPENS**

**OCT 1, 2013**

The Health Insurance Marketplace* opens on October 1, 2013, with several different health insurance options. Plans will be available in four levels of coverage based on actuarial value* and the amount of coverage provided. Coverage for those who enroll will begin on January 1, 2014.

**SHOP THE MARKETPLACE**

**NOV 2013**


**HEALTH INSURANCE MANDATE**

**JAN 1, 2014**

All Americans will be required to have health insurance by January 1, 2014.

**VERIFY**

Verify that Student Health Services is considered in-network* by your insurance carrier.

**UNINSURED PENALTIES**

**2014**

Uninsured students and families will see penalties on tax returns. Students with financial resources up to 133% of the federal poverty level will be eligible for free or low-cost healthcare from in-network healthcare providers through federally funded Medicaid expansion.

**UND MAY IMPLEMENT MANDATORY INSURANCE**

**2015**

UND may require all students to have health insurance to help keep rates affordable. If this occurs, students will be required to have health insurance to enroll for fall 2015 classes.

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**STUDENT BLUE**

Blue Cross Blue Shield of North Dakota (BCBSND) will send letters to students that are currently insured by Student Blue and direct them toward the Health Insurance Marketplace.

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**Affordable Care Act (ACA)**

The federal comprehensive health insurance reform law, which will allow all Americans the opportunity to have health insurance by January 1, 2014 or else incur a penalty on their tax returns.

**In-Network**

In network refers to health care facilities that are part of a health plan's network of providers with which it has negotiated a discount.

**Health Insurance Marketplace**

A new, online resource where one can compare plans side-by-side, enroll, and optionally apply for a new tax credit to lower their health insurance costs.

**Federal Poverty Level**

The Federal poverty level is based on a family's annual cash income, rather than their total wealth and annual consumption.

**Health Insurance Premium**

The monthly fee paid to an insurance company or health plan to provide health coverage.

**Actuarial Value**

A general summary measure of health plan generosity. For example, if a plan has an actuarial value of 70%, on average, you would be responsible for 30% of the costs of all covered benefits.

**Pre-existing Condition**

A pre-existing condition is anything for which medical advice, diagnosis, care, or treatment was recommended or received within six months before the effective start date of enrollment in a group healthcare plan.

**More Information**

Healthcare.gov
1-800-318-2596
UND.edu/Health

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**1-800-318-2596**

How will this impact me?
How will this impact me?

I’m not Insured!
You may be eligible for health insurance through a parent’s individual plan or through their employer’s group plan until the age of 26.

What if I can’t?
Check with insurance carrier to see if they can validate Student Health Services as a participating in-network provider. If they aren’t able to:

Out of Network

I’m Insured!
Check with your Insurance carrier to verify that Student Health Services is considered in-network.

In Network
I’m good to go! I can go to Student Health Services for check-ups, immunizations, and other health care needs.

Health Insurance Marketplace
On October 1, 2013, the Health Insurance Marketplace opens with several different health insurance options available to choose from. Coverage for those who enroll will begin on January 1, 2014.

What if I’m insured by Student Blue?
BCBSND sends a letter to students who are currently on Student Blue (North Dakota University System (NDUS) endorsed product) that they will need to change to one of the coverage options in the Marketplace.


What if I’m worried about the Costs?
Some individuals and families will receive assistance with their health insurance premiums through the Health Insurance Marketplace. Eligibility will depend on:

A How much money do you make?
B Do you have affordable health insurance coverage at work?

FREE OR LOW-COST
Starting January 1, 2014, all students with financial resources up to 133% of the federal poverty level will be eligible for free or low-cost healthcare (from participating in-network healthcare providers) through the federally funded Medicaid expansion.

Federal Poverty Level Calculator
www.ItStartsWithBlueND.com

The individual mandate requiring all Americans to have health insurance will still take effect on January 1, 2014. If you are uninsured for more than three months in 2014, you may incur the tax penalty. The penalty will be greater of 1.0% of taxable yearly income or $95 per adult. The fee increases gradually in increments every year. In 2016, it’s targeted to be 2.5% of taxable yearly income or $695 per person, whichever is higher.
Exceptions

Uninsured individuals won't incur a tax penalty if they:

- Are uninsured for less than three months of the year
- Are determined to have very low income and coverage is considered unaffordable
- Have no tax filing requirement (household income below the minimum threshold)
- Would qualify under the new income limits for Medicaid, but their state has chosen not to expand Medicaid eligibility
- Are a member of a federally recognized Indian tribe
- Participate in a health care sharing ministry
- Are a member of a recognized religious sect with religious objections to health insurance
- Are not lawfully present (norther a U.S. citizen, a U.S. national, nor an alien lawfully present in the U.S.)
- Suffered a hardship
- Are incarcerated

If you don’t qualify for these situations, you can apply for an exemption asking not to pay a fee. This can be requested in the Marketplace.

International Students

According to State Board of Higher Education (SBHE) Policy 505, international students not exempt or granted a waiver must participate in a plan approved by the NDUS chancellor. Canadian and Norwegian students are exempt from this policy.

More Information

Health Insurance Marketplace
Healthcare.gov | 1-800-318-2596

UND Student Health Services Business Office
UND.edu/Health | 701-777-3868 or 701-777-4294