

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



What university health care coverage is available to me?

Under the Affordable Care Act (ACA), you have access to medical and prescription drug coverage through the university, but you do not have access to other university health care benefits. You also have access to alternatives for health care coverage in the federal government's Health Insurance Marketplace, as explained in this document. It's important to explore your options and choose what's best for you.

If you choose to enroll in the university's ACA health care plan, you pay the **full cost of coverage**. The university does NOT contribute toward that cost.

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 healthcare.gov. Click **Get Coverage** at the top left of the page, then click the drop-down **Pick state** menu to locate your state. Or, visit Idaho's Marketplace directly at yourhealthidaho.org.

How do I find the full cost of ACA coverage through the university?

Visit the Benefit Services website at uidaho.edu/aca to see the rates you will pay for coverage.

When am I eligible for ACA coverage through the university?

To qualify for medical and prescription drug coverage through the university, you must:

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

Whom can I enroll in my ACA coverage?

Only you and your dependent children can enroll in ACA coverage through the university. Your spouse or other eligible adult dependents are not covered.

When can I enroll in ACA coverage through the university?

Enroll Oct. 21 - Nov. 5, 2024, for university coverage that starts Jan. 1, 2025.

What's my alternative to paying the full cost of ACA coverage through the university?

If you do not want to pay the full cost of university health care coverage, you can:

- Choose coverage under your spouse's employer's plan,
- Shop and choose coverage through the Health Insurance Marketplace, or
- Choose coverage under Medicaid, depending on the state in which you live and your income level.



If You Want Health Care Coverage

If eligible, 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.

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?

2025 Open Enrollment is scheduled to occur Nov. 1 through Dec. 15, 2024. You should check for changes and announcements regarding these deadlines if you plan to enroll in the federal Marketplace. Outside the annual Open Enrollment Period, you generally can enroll in a Marketplace health insurance plan **only if** you qualify for a Special Enrollment Period. Visit 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 Jan. 1, 2019. This means that, as of Jan. 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

Whom do I contact if I have questions about the university's health care coverage?

If you have questions about your benefit options, contact U of I Benefit Services:

- **Within Idaho:** 208-885-3697
- **Outside Idaho:** 800-646-6174
- **By email:** benefits@uidaho.edu

Where can I find more information about ACA coverage through the university?

Visit uidaho.edu/aca for more information.





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For Employees Not Eligible for University-Subsidized Health Care Coverage



Find Out Now!

**You must make an important choice
if you want health care coverage
starting Jan. 1, 2025.**

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.

