

HIGHLIGHTS FOR PARENTS ON CHANGES IN STUDENT HEALTH INSURANCE AND THE AFFORDABLE CARE ACT

As the start date approaches for the new insurance requirements of the Affordable Care Act (ACA), we have had many questions from students and their parents on how the ACA will affect the College's Student Health Insurance program. We have provided [a link to Frequently Asked Questions about the impact of the Affordable Care Act](#).

Please note the following highlights:

- The College will continue to [require that all students maintain health insurance that is comparable](#) to the College's Student Health Insurance plan. Remember, all students must have insurance that provides access to a provider network in the Portland area.
- The College's Student Health Insurance plan is still an opt-out plan and an online waiver must be completed each fall if the student has comparable insurance. If your student waived out of coverage last fall, then this waiver will automatically extend through the spring. Students starting in the spring or returning from overseas can complete their online waiver at the beginning of the spring semester.
- We realize that health insurance options for students are changing due to the ACA. If, due to the ACA, your student has become eligible for new health insurance for the spring semester, and this coverage meets the College's [comparability criteria](#), your student can petition to drop out of the College's Aetna Student Health plan for the spring semester. Students who want to pursue this option for the spring semester should request a paper waiver from Student & Departmental Account Services (accountservices@lclark.edu). The paper waiver **must returned no later than FEBRUARY 4, 2014**.
- If your student waived the Student Health Insurance in the fall and has experienced a loss of insurance, they can petition to enroll for the spring coverage with the Student Health Insurance plan by contacting Moira Domann at domann@lclark.edu. Requests must be received by February 4.

For more information on the insurance exchanges and potential subsidies, please check directly with your state exchanges.