Affordable Care Act (ACA)

The Patient Protection and Affordable Care Act (PPACA) also known as the Affordable Care Act or ACA. This is the landmark health reform legislation passed by the 111th Congress and signed into law by President Barack Obama in March, 2010. Key provision are intended to extend to millions of uninsured Americans, to implement measures that will lower health care costs and improve system efficiency and to eliminate industry practices that include rescission and denial of coverage due to pre-existing conditions.

What does ACA – compliant health plan mean.

It just means an individual or small-group policy that adheres to the ACA’s regulations. ACA-compliant policies must include coverage for the ten essential health benefits with no annual or lifetime coverage maximums and maximum deductibles and maximum out of pocket limits.

There are guaranteed issue during open enrollment, so pre-existing conditions are not a factor in eligibility. All newly purchased individual and small group policies are required to be ACA-compliant, regardless of whether they are sold on or off-exchange.

If you have questions regarding purchasing a complaint ACA plan, please contact your local agent or broker or contact the Health Center at 282-2330.

What are the insurance requirements for all students attending Idaho State University:

* Coverage must be effective on the first day of the semester through the last day of the semester, with no break in coverage;
* Maximum lifetime benefit must be unlimited;
* Coverage must meet or exceed Affordable Care Act requirements ($6600 deductible or less, per person); and
* Company operated and claims paid in the United States, and in full compliance with U.S. insurance laws.
* International students must have at least $10,000 of repatriation coverage and $15,000 of medical evacuation coverage in addition to above requirements.