

AFFORDABLE CARE ACT FREQUENTLY ASKED QUESTIONS INFORMATION FOR GRADUATE STUDENTS

- **What is the ACA?**

ACA, or the Affordable Care Act (often referred to as Obamacare) is the landmark health reform legislation that requires that virtually everyone in the United States have medical insurance or pay a tax penalty.

- **How does the ACA affect me?**

The law states that anyone working 30 or more hours of service a week, as determined under applicable regulations, is an employee to whom a large employer must offer employer medical insurance or pay a penalty. As a Rice University student, you are required to have medical insurance. All graduate students are offered the Aetna Student Health plan. In addition, those graduate students whose hours of service meet the requirements under the ACA will also be offered the Rice Employer ACO Insurance Plan. Any hour that you work as a graduate student outside of meeting your academic requirements and that is not paid from federal work-study is considered an hour of service for the ACA purposes. The ACA law does not entitle eligible students to other rights as an employee.

- **Am I eligible to enroll in the Rice Employer ACO Insurance Plan?**

If you are working 30 or more hours of service per week for three consecutive months or longer, you are eligible to enroll in the Rice Employer ACO Insurance Plan.

- **If I am eligible for the Rice Employer ACO Insurance plan, am I still eligible for the Aetna Student Health plan?**

Yes. All degree seeking Rice University students are eligible for the Aetna Student Health plan.

- **If I am eligible to enroll in the Rice Employer ACO Insurance plan, but decline coverage, will I be subject to a tax penalty?**

No. You still have to have ACA compliant insurance as a Rice University student. By having ACA compliant insurance, you will not be subject to the tax penalty, either on your own or through a parent/spouse's coverage.

- **What is considered "work" or "hours of service" toward eligibility to enroll in the Rice Employer ACO Insurance Plan?**

Please refer to the Graduate Student ACA Hour of Service Form for information.

- **What is the Graduate Student ACA Hour of Service form?**

The Graduate Student ACA Hour of Service form (Appendix I to the Graduate Student ACA Agreement Form) provides information on the difference between student development hours and hours of service under ACA.

- **What is the Graduate Student ACA Agreement Form?**
This is the form that you will use to establish your eligibility for the Rice Employer ACO Insurance plan, by documenting your hours of service. In order to enroll in the Rice ACO plan, you must complete this form and submit it to Graduate and Postdoctoral Studies no later than August 1st.
- **How are my hours being tracked?**
You will use the Graduate Student ACA Agreement Form to self-attest your hours. If your hours change at any time during the semester, you must inform your department chair and the Office of Graduate and Postdoctoral Studies within 31 days of the change in hours.
- **How will I pay for my insurance premium if I elect to enroll in the Rice Employer ACO Insurance plan?**
The premium will be taken out of your stipend through payroll deduction each month. Deductions will be on a post-tax basis.
- **Where do I find the Graduate Student ACA Agreement Form?**
You can find the Graduate Student ACA Agreement Form on the following website:
<http://graduate.rice.edu/aca>
- **When do I need to have my Graduate Student ACA Agreement Form completed by?**
August 1 is the deadline to submit your Graduate Student ACA Agreement Form. There will be no exceptions made for late submissions.
- **Where do I turn in my completed Graduate Student ACA Agreement Form?**
You will need to submit your Graduate Student ACA Agreement Form to the Office of Graduate & Postdoctoral Studies via this webform: graduate.rice.edu/aca. If you are eligible for and desire to enroll in the Rice Employer ACO Insurance Plan, you must complete your enrollment in that plan no later than August 1st. You may contact student benefits via email at studentinsurance@rice.edu or by phone at 713-348-5544 to schedule an appointment and complete your enrollment no later than August 1st. Failure to submit a Graduate Student ACA Agreement Form and if eligible, complete your enrollment by the deadline will result in you affirmatively declining coverage in the Rice Employer ACO Insurance Plan.
- **If I am enrolled in the Aetna Student Health plan, can I cancel my plan to enroll in the Rice Employer ACO Insurance Plan?**
No, if you are enrolled in the Aetna Student Health plan, you cannot cancel for any reason. However, you may choose to enroll in the Rice Employer ACO Insurance Plan while still enrolled in the Aetna Student Health Plan, in which case you would have double coverage.

- **I selected Fall Only insurance under the Aetna Student Health plan. Can I enroll in the Rice Employer ACO Insurance Plan when my student health insurance ends on December 31st?**

If you enrolled in the Fall Only Aetna Student Health insurance option, and you are eligible to enroll in the Rice Employer ACO Insurance Plan, you may do so when your student health insurance terminates.

- **What is the difference between the Aetna Student Health Insurance Plan and the Rice Employer ACO Insurance Plan?**

Please refer to the plan comparison chart.

- **My hours have changed and I am now working 30 or more hours per week. I want to enroll in the Rice Employer ACO Insurance Plan. What do I do?**

You will need to contact your department chair and the Office of Graduate & Postdoctoral Studies within 31 days of becoming eligible. You must update your hours on a new Graduate Student ACA Agreement Form via this webform: graduate.rice.edu/aca. Once you have demonstrated that you are working, or will be working, 30 or more hours per week for at least three months and you have departmental signatures; please upload the Graduate Student ACA Agreement Form and email studentinsurance@rice.edu to complete your enrollment. Coverage will be effective the first day of the month coincident with or following your enrollment.

- **When will my coverage end if I choose to enroll in the Rice Employer ACO Insurance plan?**

Your coverage will end if you are no longer an active student and you terminate from Rice University. Your coverage will also end if you self-attest that you are no longer working 30 or more hours a week on a new Graduate Student ACA Agreement form. You will need to make student insurance aware of the change in your hours worked. For more information on qualifying life events, please visit benefits.rice.edu.

Important Contacts

Student Insurance

Contact Person: Jazel Dingcong
Email: studentinsurance@rice.edu
Webpage: studenthealthinsurance.rice.edu
Phone: 713-348-5544

Graduate and Postdoctoral Studies

Contact Person: Kate Cross
Email: katec@rice.edu
Webpage: graduate.rice.edu/aca
Phone: 713-348-6134

Smart Students, Smart Choices, Smart Benefits

Health Plan Comparison Guide



	Aetna Student Health Insurance Plan	Rice Employer ACO Insurance Plan
Network of Providers	900,000	700+
Coverage outside of the Houston area	National Network	Emergency Only
Annual Deductible	In-Network \$250 Out-of-Network \$1000	None
Annual Out-of-pocket maximum	\$4000 individual - \$8000 family	\$1500 individual - \$3000 family
Designate a Primary Care Physician	No	Yes
Referral to see a specialist	No	Yes
Dental	Vital Savings Discount Program	No Coverage
Medical Insurance Subsidy from Graduate and Postdoctoral Studies for eligible Doctoral students	Included (Student & Dependent Subsidy available)	Not Included
Dependent Coverage	Child(ren) and Spouse	Child(ren) Only
Pay for your Insurance	Tuition Bill or Payroll Deduction	Payroll Deduction
Coverage end date	End of the policy year, regardless of whether you leave Rice	At the end of the month that you leave Rice OR when you are no longer eligible under ACA
Office Visit Copay	Primary Care: \$20 per visit Specialist: \$20 per visit	Primary Care: \$25 per visit Specialist: \$35 per visit
Retail drug costs	\$15/\$45/\$60 (generic/formulary/nonformula)	\$10/\$40/\$60 (generic/formulary/nonformula)
Annual Premium	Student Only: \$2682 Student/Child: \$5364 Student/Child/Spouse: \$8046	Student Only: \$996 Student/Child: \$3324 No Spousal Coverage
Is the plan ACA compliant?	Yes	Yes
Compliant with Rice's International Student Health Insurance Policy?	Yes	Does not include Medical Evacuation & Repatriation Coverage (must purchase separately)