April 26, 2012

Student
Campus Mail

Dear Student,

The supplement health insurance program you are currently enrolled in will expire on August 14, 2012. Beginning in the 2012-2013 academic year, this plan will no longer be available. It will be important for you to read the letter that was sent to all students through campus mail dated April 24, 2012 regarding changes in the college health care plan. (A copy of the letter is on the back side of this letter.)

Since the college health care plan is no longer available, options for you to consider include:
1. Staying on or enrolling in your parents health insurance (you can do this through age 26)
2. Purchase your own coverage through a private vendor
3. Apply for state medical assistance through the county in which you live

Additionally, here are some websites that can be helpful in exploring your options.
- www.younginvincibles.org
- www.dhs.state.mn.us

Sincerely,

Sara J. Orth
Director of Student Accounts
April 24, 2012

Dear Students,

Recent changes to student health plan regulations and the Affordable Care Act issued by the Department of Health and Human Services (HHS) have resulted in our reconsideration of offering a voluntary health plan to Gustavus students. Beginning in the 2012-13 academic year, the college will no longer offer a supplemental health care coverage plan to students. Students will still be required to provide evidence of your health insurance coverage to the college.

The supplemental policy the college currently offers will no longer be compliant with HHS rules and thus will not be offered. While we have given much consideration on how we can be helpful to Gustavus students who are under or uninsured, we are uncomfortable with options that build additional fees into college costs in order to provide mandatory insurance for all students (most of whom are already covered by other policies) and we are also hesitant to offer a significantly more expensive waiver insurance option given the challenge of administering it. The result is that Gustavus will discontinue offering any health care coverage for students. Students enrolled in the supplemental plan should be aware that current coverage will expire on August 14, 2012.

Gustavus will, to the best of our ability, recommend resources to assist you in making health coverage decisions and to that end, we suggest the following website as an informative source of information: http://www.HealthCare.gov/

Additionally, the Health Service will continue to provide the services they currently offer and will be staffing a table at the Wellbeing Fair from 2:30 – 6:00pm on Wednesday, April 25, 2012 in Lund Center to answer questions.

The HHS presented their final rule intending to ensure that students have access to coverage from the Affordable Care Act’s Patient’s Bill of Rights, preventative services coverage, and other consumer protections. Students, you may be eligible for health coverage as a dependent under your parents’ employer plan or individual market coverage if you younger than the age of 26.

Because this is important information, I will be sending a copy of this letter to your parents/guardians and encourage you to discuss this with them. We regret that we are unable to offer the voluntary supplemental health plan that was presented to you in the past.

Sincerely,

JoNes VanHecke
Vice President for Student Life