



At this point in your college career, you probably haven't given much thought to health insurance, but even if you're still on your parents' plan, you won't be forever. Now is the time to start learning about your options so you are prepared to make the best decision for your health when the time comes.

Health care is changing, and you may need to buy your own coverage. All Americans are now required to have health insurance coverage or they may have to pay a penalty when they file their annual taxes. If you do not have health insurance or expect to lose your health insurance in the future, make sure you understand what options are available to you and stay enrolled in coverage so you do not face this penalty.

The Affordable Care Act (ACA) provides many options for health coverage. Choosing the right plan is not always easy, so the Pennsylvania Insurance Department wants to help you understand your options so you know where you can find help.

Under the Affordable Care Act, you are allowed to stay on your parents' health plan until you turn 26. If your parent is covered by their Pennsylvania employer's group plan, you may have the option of staying on that plan through age 29. However, if you are planning on relocating to a different state or city after graduation, you may need to consider a different plan if many of the health care providers in your new area do not accept your plan. Make sure you do your research when preparing to move.

If you need to look for your own coverage, the ACA provides a couple of ways to do this. You may purchase coverage through the health insurance marketplace. Information on this is available at [Healthcare.gov](https://www.healthcare.gov). Several different health plans are available through the marketplace, and plans are available at different costs for different levels of service.

One advantage of using [Healthcare.gov](https://www.healthcare.gov) to buy your insurance is that some individuals receive subsidies from the government to offset health care costs. If you are considering buying your own insurance as a student and are working part-time or not at all, chances are very good you will qualify for a subsidy to help with your health insurance costs.

You may also buy health insurance on what is called the open market where private insurance companies directly sell you individual health plans. Many of these plans have the same or similar coverage as those available on [Healthcare.gov](https://www.healthcare.gov), but there could be different options available on the private market. Government subsidies are NOT available on the open market, so you would be responsible for all costs associated with your plan.

To find out what individual health plans are available through the marketplace where you live – visit [Healthcare.gov](https://www.healthcare.gov).

If you apply for coverage through [Healthcare.gov](https://www.healthcare.gov) (either directly or through the help of a private company) and your income is too low for subsidies, your application will be routed to determine your eligibility for Medicaid health coverage.

**Office of the Insurance Commissioner**

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Your school might also offer a student health plan that you are eligible for while you are enrolled, and this plan may be the only insurance accepted by your on-campus health center. Talk to your college administration about this option, but make sure you understand the services that are covered by this plan as well as the doctors you can see off-campus before purchasing the insurance.

Governor Wolf and I have made consumer outreach and protection our top priorities for the Insurance Department. You may contact our Consumer Services Bureau if you have any insurance-related questions. You can find them on our website, [www.insurance.pa.gov](http://www.insurance.pa.gov), under Consumers, or by calling 1-877-881-6388. We have added a shoppers' guide for health insurance on our website, to help consumers learn more about the available health insurance options. The shoppers' guide is available under the Consumers tab, by clicking on "Health".

Individuals called navigators are also available at no charge to help you explore the different health coverage options. A health insurance agent can also help you understand your options and direct you to a plan that fits your needs. You can find a list of navigators and health insurance agents in Pennsylvania on our website, [www.insurance.pa.gov](http://www.insurance.pa.gov), then under Consumers, click on "Find Insurance Professional."

I encourage you to take advantage of the options the ACA has made available and use the resources listed above to help find the plan that's right for you.

Sincerely,

A handwritten signature in blue ink that reads "Teresa D. Miller". The signature is written in a cursive style with a large, stylized "T" and "M".

Teresa D. Miller  
Insurance Commissioner

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