Student Health Insurance Affordable Care Compliant Plans Must Include The Following Benefits:

For Plan Year August 2013-July 2014

1. Plan maximum of at least $500,000.00.
2. 100% in-network coverage for preventive care.
3. 100% in-network coverage for Women’s Preventive Services including contraception.
4. Coverage for Essential Benefits:
   a. Ambulatory patient services
   b. Emergency services
   c. Hospitalization
   d. Maternity and newborn care
   e. Mental health & substance use disorder benefits, including behavioral health treatment
   f. Prescription drugs
   g. Rehabilitative & habilitative services & devices
   h. Laboratory services
   i. Preventive & wellness services & chronic disease management
   j. Coverage for essential benefits for the policy year is the policy maximum ($500,000.00)
   k. No pre-existing condition limits
   l. Minimum of 70% coinsurance payable by the insurance plan to network providers. Emergency/urgent care only is not accepted.

Other Plan Requirements:

m. Plan documents in English;

n. Currency amounts converted to U.S. dollars, insurance company contact phone # in the U.S.

o. Insurer has a base of operations in the U.S. or has a U.S. based claims payer.

p. A minimum of $10,000 for repatriation and $15,000 for medical evacuation.