



## Affordable Care Act (ACA) Frequently Asked Questions – FAQs

- Q. What is the Affordable Care Act (ACA)?
- A. The ACA is a law created to expand access to health care coverage for all Americans in 2010. The law aims to lower costs and improve quality of care.
- Q. How does ACA affect me?
- A. 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-sponsored medical insurance or pay a penalty. The law requires all individuals not covered by an employer-sponsored health plan, Medicaid, Medicare, or other public insurance program to have coverage or pay a penalty.
- Q. When am I eligible to enroll in the medical plan at Rice?
- A. You can enroll in one of Rice’s medical plan options if:
1. You are in a benefits-eligible position per the Rice [Benefits Eligibility Policy No. 403-96](#),
  - or
  2. You are ACA benefits-eligible – you work on average 30 or more hours per week as determined under applicable ACA regulations.
- Q. If I am not eligible for medical insurance through Rice, what do I need to do to enroll in coverage?
- A. You may want to explore other options such as coverage under a parent if you are under 26 or a spouse. You may also be eligible for coverage through the marketplace at [www.healthcare.gov](http://www.healthcare.gov).
- Q. Which plans can I choose from if I’m ACA benefits-eligible for medical insurance only at Rice?
- A. Rice offers 4 medical insurance plan options
- Aetna Memorial Hermann ACO
  - Aetna Select HMO
  - Aetna POS II
  - Aetna HDHP

More information on the plans can be found at [www.benefits.rice.edu](http://www.benefits.rice.edu).

- Q. Can I elect dental, life insurance or use other benefits such as benefit time and holidays if I am ACA benefits-eligible?

- A. You may only participate in Rice's full suite of benefits such as dental and benefit time if you are in a full benefits-eligible position per the Rice [Benefits Eligibility Policy No. 403-96](#).
- Q. Can I cancel my insurance plan at Rice if I change my mind?
- A. You will be able to make changes to the plan you elect within 31 days of a [qualifying change in status](#) or during open enrollment in April of each year for a July 1<sup>st</sup> effective date.
- Q. Who can I enroll in the plan with me?
- Eligible dependents include:
- Spouse, unless you're legally separated (including legally recognized same-sex spouse)
  - Domestic partner (for whom you have completed the Certification of Domestic Partner form)
  - Dependent children up to age 26 for the medical plan and age 25 for all other plans, including your:
    - Natural children
    - Legally adopted children
    - Stepchildren
    - Children for whom you are the legal guardian
    - Foster children
    - Children placed with you for adoption
    - Children of your domestic partner who depend on you for support and live with you in a regular parent/child relationship
    - Unmarried dependent grandchildren (will require documentation of dependent status)
- Q. How will I pay for my insurance premiums if I elect one of Rice's medical insurance plans?
- A. The monthly premium will be deducted from your paycheck.
- Q. Do I have to enroll in one of Rice's medical insurance plans if I'm eligible?
- A. No, you can decline coverage in one of Rice's plans **within 31 days** of becoming ACA benefits-eligible.
- Q. What happens if I do not elect or decline coverage in one of Rice's medical insurance plans?
- A. You must complete an *Affordable Care Act Benefits Eligible Election* form with a member of the benefits team **within 31 days** or will have no coverage.
- Q. Can I still get coverage on the Exchange and receive a premium subsidy if I decline Rice's coverage?

- A. You can elect coverage on the Exchange but will not be eligible to receive a premium subsidy if you decline coverage through one of Rice's affordable plans.
- Q. If I enroll in medical insurance at Rice and leave Rice can I elect COBRA?
- A. Yes, you will be eligible to elect COBRA upon termination of your employment and coverage at Rice. Current COBRA rates can be found on the benefits website, [www.benefits.rice.edu](http://www.benefits.rice.edu).
- Q. Can I elect coverage on the Exchange instead of COBRA when my Rice coverage ends?
- A. Yes, your coverage ending at Rice is a life event and you can choose to purchase coverage on the Exchange instead of the COBRA continuation option.
- Q. Can I elect coverage on the Exchange if I cancel COBRA because it's too expensive?
- A. No, canceling your COBRA coverage is not a life event to elect coverage on the Exchange. You will need to wait until the next open enrollment period for the Exchange, or the expiration of your maximum COBRA coverage period, if sooner, in order to enroll in Exchange coverage.
- Q. Can I purchase coverage on the Exchange once my COBRA ends?
- A. Yes, exhaustion of your COBRA coverage is a life event that allows you to purchase coverage on the Exchange.
- Q. How do I prove to the IRS that I was enrolled in medical insurance?
- A. Rice will send you a 1095-C form with your medical insurance enrollment information to your home address in January of each year. You must keep this form with your tax records.
- Q. What information will be on the 1095-C form?
- A. The 1095-C will include the following parts:
- *Part I* lists information about you and Rice.
  - *Part II* lists codes for each month to show if you were eligible for medical coverage. The back of the form lists what each code means.
  - *Part III* lists each person covered under Rice's medical plan, including which months they were covered.
- Q. Who do I contact if I don't receive my 1095-C?
- A. You may go to [www.paperlessemployee.com/riceuniversity](http://www.paperlessemployee.com/riceuniversity).

*The Rice Benefits Team will be glad to answer any additional questions. You may contact a member of the team at 713 348 2363 by phone or send an email to [benefits@rice.edu](mailto:benefits@rice.edu).*