

STUDENT HEALTH INSURANCE

As you might imagine, the recent health care change conversations (commonly called PPACA- Patient Protection and Affordable Care Act) have greatly affected Taylor University and her students. One such area of change is in student insurance.

We have spent the year working on the impact of the PPACA legislation on many issues at Taylor University, one of which is student insurance. The biggest issues arising out of the legislation were as follows:

- 1) Costs have escalated to the point where the plan costs were proposed as follows:

	2012-13 Annual Premium Costs	2013-14 Proposed Annual Premium Costs
US Students (no family)	\$430	\$946
International Students (no family)	\$640	\$1,348

As you can see, these costs increases were significant, and remained the same even after the government delayed implementation. We expect them to rise even higher the next year.

- 2) The wellness provisions were causing us ethical / moral issues based on what was required to be covered under this mandate.

Also, participation in the student insurance plan has been falling over the years and we are now down to a participation rate of approximately 33% (for the 2012-13 fiscal year). With the rate changes being proposed, we saw this falling even more, likely resulting in higher costs due to diminishing participation.

Based on these factor we have made the difficult decision to stop offering a Taylor University sponsored student insurance program. This does not affect the availability of the Student Health Center to full time Taylor University students.

This means that if you do not have health insurance coverage through your family, or some other avenue, you will need to contact an insurance company to see what options exist for you as an individual. The following are contacts for you to buy insurance directly, should you need it.

INSURANCE CONTACTS

US STUDENTS

Anthem Insurance Jeffrey Morton
Anthem Blue Cross and Blue Shield
Inside Sales Benefit Consultant
Licensed Agent in Ohio, Kentucky, Indiana, Missouri, and Wisconsin.
Toll Free Phone #: 1-888-659-4035
Local Phone #: 513-475-2948
Fax: 1-888-548-6737
1351 William Howard Taft Road
Cincinnati, Ohio 45206-1775

Mail No. OH0404-B900
mailto:jeffrey.morton@anthem.com
Indiana : <http://anthemdirectin.com/jmorton>

INTERNATIONAL STUDENTS

Anthem Insurance Jeffrey Morton
Anthem Blue Cross and Blue Shield
Inside Sales Benefit Consultant
Licensed Agent in Ohio, Kentucky, Indiana, Missouri, and Wisconsin.
Toll Free Phone #: 1-888-659-4035
Local Phone #: 513-475-2948
Fax: 1-888-548-6737
1351 William Howard Taft Road
Cincinnati, Ohio 45206-1775
Mail No. OH0404-B900
mailto:jeffrey.morton@anthem.com
Indiana : <http://anthemdirectin.com/jmorton>

CISI Mr. Ted Cenatiempo
Account Executive
Cultural Insurance Services International (CIS)/CareMed Insurance
River Plaza, 9 West Broad Street
Stamford, CT 06902
TCenatiempo@culturalinsurance.com
1-800-303-8120 ext 5556
203-399-5556