



**HEALTH CARE FOR ALL**

# HEALTH CARE COVERAGE OPTIONS FOR COLLEGE STUDENTS

Massachusetts law requires that full-time college students have health care coverage. A student is considered a full-time college student if they are taking 75% or more of the full-time curriculum.

College students in Massachusetts have several health care coverage options:

- **Parent's Plan** – the Affordable Care Act allows parents to keep their children on their plan until age 26.
- **MassHealth (Medicaid)** –students can qualify if they are Massachusetts residents (they intend to live in Massachusetts) and are low income.
  - If 20 years or younger, household income\* must be at or below 155% FPL (about \$18,240 for a single adult).
  - If 21 years or older, household income\* must be at or below 138% FPL(about \$16,236 for a single adult).
- **ConnectorCare** – students whose household incomes\* are between 155% and 300% FPL (between \$18,240 and \$35,010 for a single adult) may qualify for state and federal subsidies.
- **Premium Tax Credits (PTCs) for a QHP (Qualified Health Plan)** – students with household income\* between 300% and 400% FPL (between \$35,010 and \$46,680 for a single adult) are eligible for federal subsidies in purchasing a health plan.
- **Student Health Insurance** – most colleges and universities are required to offer health plans to their full-time college students.
- **Employer Insurance** – students that have full-time jobs may be able to get an insurance plan from their employer.
- **Full-Cost Plan** – if a student's household income\* is above 400% FPL, and none of the above options are available to them; they may purchase a plan at full-cost from the Health Connector.

For a full listing of all FPL's and possible health care options please see  
Massachusetts Law Reform Institute's FPL Guide [here](#).

## **Below are some FAQ's that you may hear and have to answer when assisting students:**

Q What is the definition of a Massachusetts resident?

A To be considered a resident of Massachusetts a person must intend to live in Massachusetts.

Q Do I have to include my parents on my application for help paying for health insurance?

A You are required to include your parents and their information, including their income, on the application if you **are** claimed as their tax dependent. You can mark that they don't want to get coverage. If you are **not** claimed as a dependent, and file your own taxes, you don't need to include your parents.

\*Household income = the combined incomes of all people in a tax household

- Q I go to school in Massachusetts and intend to stay, but I'm still claimed a dependent on my parent's taxes. My parents live in another state. Can I apply to get help paying for my insurance in Massachusetts?
- A Yes. If you are a resident of Massachusetts, and intend to stay, you may get help paying for health insurance. Your application will need to include your parents, including their income, on your application because you are still a tax dependent.
- Q I'm on MassHealth, but I'm going to college in another state. Can I waive my school's insurance since I'm covered by MassHealth?
- A No. MassHealth can only be used to waive insurance in Massachusetts' schools.
- Q My family lives in Massachusetts, but I'm going to college in another state. Where should I apply for help paying for health coverage?
- A You should apply for help paying for health coverage in the state where you will be attending college. You should check the rules for health insurance in that state.
- Q I'm an international student. Can I apply to get help paying for my insurance in Massachusetts?
- A Yes. International students that are in the United States legally, and are residents of Massachusetts (intend to live in MA), can buy a plan through the Health Connector. If your household income is below 400% FPL you may qualify for premium tax credits, but you will be required to file taxes for every year that you get help paying for health insurance.