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legislativeUPDATE

September 12, 2012

Federal Government Issues Final Rule for Student Health Plans

The Department of Health and Human Services (HHS) has issued a final rule clarifying that students will have access to coverage and presumably benefit from the Federal Healthcare Reform Patient's Bill of Rights, preventive services coverage, and other consumer protections. The final rule extends all of the protections provided to enrollees in individual market plans with several adjustments in light of the unique nature of these plans. According to the latest update from HHS, student health plans cannot have annual limits of less than \$100,000 on essential health benefits for policy years beginning on or after July 1, 2012, but before September 23, 2012, and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. For policy years beginning on or after January 1, 2014, annual limits on essential benefits are prohibited.

Many colleges and universities offer student health coverage. Such plans will now have to comply with the provisions noted in this update.

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