

# Affordable Care Act (ACA) & College Students



Health Insurance offered through SUNY Canton is an approved program under the ACA. Canton requires all Full Time Domestic students to be covered by a Health Insurance Plan. Canton offers a comprehensive health plan at an affordable cost. All preventative benefits, i.e. physicals, flu shots, x-ray and labs are covered at 100% of usual and customary charge. All other benefits are paid at 80% of usual and customary charge. There is no annual deductible and no medical network that students are required to use. Please see plan brochure for details. The brochure is located under Policy Info. at [www.haylor-college.com/sunycanton](http://www.haylor-college.com/sunycanton)

**Prescription Drugs** are covered with varying co-pays. Coverage is available for spouse and children on a voluntary basis.



## Waive College Health Plan

Parent's health insurance will satisfy the waiver but you must go on the waiver link at [www.haylor-college.com/sunycanton](http://www.haylor-college.com/sunycanton). Students can be covered under their parents health insurance until age 26 (regardless of marital status)



## The Exchange

This is where you would shop online to purchase individual health insurance plans. The cost for these plans is higher than the college plan. This is due to the college plans primarily covering younger students that do not have as many health conditions. You must enroll in the exchange in the state of primary residents. NY: [www.healthbenefitexchange.ny.gov](http://www.healthbenefitexchange.ny.gov) Outside NY: [www.healthcare.gov](http://www.healthcare.gov)



## Medicaid

This coverage varies by state and is offered to low income individuals/families. The county you reside in is where you apply. In some counties Medicaid programs might not be accepted by certain doctors and/or facilities.



## Veterans

As a Veteran you may be eligible for coverage please contact your local Veterans Association. You can also visit [www.va.gov/health](http://www.va.gov/health) for more information.

## Child Health Plus – New York State Only

Offered to students up to age 19. Then a student would have to apply to Medicaid or buy another health plan.

**Need Assistance? Please contact our servicing broker:**  
Haylor, Freyer, & Coon, Inc. 1-866-535-0456 or [student@haylor.com](mailto:student@haylor.com)

