

Know Your Healthcare Insurance Options

It has been a long-standing policy of the University to require that students possess health insurance. This policy protects a student and family's investment should unexpected medical issues arise. We also know that people seek health care at earlier stages when they have insurance. Early assessment and treatment are particularly important to return to academics and activities in a timely fashion but also help curb the sharing of illnesses in a highly residential, close-living environment such as on our campus. Additionally, when students require care during the time of an illness, they don't feel like traveling and sometimes can't return home due to the severity of their illness. It is an unfortunate situation, when a student has no healthcare coverage that will work where they are attending college.

Healthcare coverage (Affordable Care Act compliant plan) that is available in the state of Indiana will be required for the 2026-2027 academic year. Below you will find some helpful reminders to help you navigate, as you and your student are preparing for the upcoming academic year.

The following healthcare insurance plans will **NOT** be accepted for the academic year 2026-2027 and are **NOT CONTRACTED** with Butler University Health Services:

- **Health Maintenance Organizations (HMOs):** provides coverage through a network of providers that requires members to select a primary care physician who coordinates all aspects of their care. Out of network care is typically not covered only in the event of emergencies. All of this means that if you are enrolled in a HMO plan out of state, then you will NOT have coverage in the state of Indiana including Butler University Health Services
- **Out of state government plans** (except for TriCare)
- **Med Share plans**
 - Is a voluntary sharing agreement that is NOT regulated by state or federal insurance bodies
 - Members typically use a network of providers and pay a monthly "share that goes toward other members' medical needs and has an annual deductible.
- **Exclusive Provider Organizations (EPOs):** provides coverage from a network of providers but usually doesn't require referrals, combining aspects of both HMOs and PPOs
- If you currently have a plan that will not provide coverage in the state of Indiana, please contact your current healthcare insurance carrier to consider your options. **Students covered by out-of-state HMO or EPO plans** should contact their

insurance company and apply for an away-from-home rider. Most insurance companies offer these riders for students studying away from home.

- Under the Affordable Care Act (ACA), young adults can generally remain on a parent's health insurance plan until they reach the age of 26, regardless of whether they are a student, married, live at home, or are financially independent.
- Evaluate your options, which include:
 1. Stay on your parent's plan and selecting the Preferred Provider Organization (PPO) option. PPOs provide in-network care for a lower cost but allow out-of-network care at a higher cost.
 2. Enrolling in the Butler University's student health plan
 3. Purchasing an individual plan through the Health Insurance Marketplace in the state of Indiana as you will reside in Indiana 9/12 months of the year as a Butler University student
<https://www.healthcare.gov/>

Butler University Health Services is contracted with several healthcare insurance carriers, and most PPO plans are accepted at Butler University Health Services. Please contact us at 317-940-4113 or healthinsurance@butler.edu to learn more about your specific plan and options.