Dear SUNY Cortland Students:

This is an important notice about your health insurance options for the 2013-2014 academic year. After several years of requiring students to obtain comprehensive health insurance as a condition of enrollment, SUNY Cortland repealed that rule in academic year 2012-2013. The decision was made partly because of conditions of the new Affordable Care Act (ACA), which allows students to be considered dependents on their parents’ health insurance policies until age 26. Additionally, other components of the healthcare reform act impacted the annual insurance premiums offered by our carrier, Aetna, to a level that the College felt was cost prohibitive to require students to purchase. We made the plan purely voluntary and students purchased health insurance directly though Aetna via a website link on the Banner student system only if they desired coverage.

There is a new situation for the upcoming academic year, 2013-2014. Please understand that there will be no option at all for purchasing health insurance through SUNY Cortland in 2013-2014. Students who want to purchase health insurance will need to do so on their own. The reason is that Aetna has informed us that due to the changes demanded by the Affordable Care Act for the upcoming year, including the required increases in minimum and maximum coverage levels, they will not be able to offer us a voluntary insurance plan for the 2013-14 year. They state that the cost is too prohibitive for the small population of students who have elected to purchase coverage through their agency.

What does this mean for athletes? It means that all of our athletes will need to secure their health insurance prior to arrival, because all Athletes are required to have health insurance coverage in order to be allowed to participate in NCAA sports. If parents cannot cover the students on their own plans, students will need to seek coverage through their own employment, through a private carrier, or if eligible, through Medicaid. Athletes will need to provide proof of coverage from the insurance company either by producing an ID card with their name on it or a letter of creditable coverage showing the date that the student’s coverage began, or a Medicaid card with their name on it before they can enter a practice field. We ask that all athletes verify their specific coverage and limits prior to beginning practice with their teams.

It is SUNY Cortland’s intent to again provide some type of health insurance program beginning in 2014-2015. We do apologize for any inconvenience this situation will cause for some students this coming year. If you have any questions about this, please call Director of Student Accounts, Ms. Colleen DeGouff at extension 2313, or Associate Vice President of Finance, Ms. Mary K Murphy at extension 2303.

Sincerely,

Dr. William E. Shaut
Vice President for Finance and Management