November 4, 2016

Dear Graduate Students:

The Affordable Care Act (ACA), also known as Obamacare, requires employers with 50 or more employees to offer employer-sponsored medical coverage to at least 95% of employees who work an average of 30 hours or more per week.

At Brown University, students who secure student employment through the job listings maintained by the Office of Financial Aid are strongly encouraged to limit their work week to 10-12 hours per week during the academic year, as discussed in the Student Employee Student Handbook. Per the U.S Citizenship and Immigration Services (USCIS), international students are limited to 20 hours in a Sunday-to-Saturday work week.

The ACA requires employers to include students who receive a stipend or pay in this calculation. Graduate students whose training includes appointments as fellows, teaching assistants, proctors, or research assistants generally devote up to 20 hours per week in that directed role. Please see the Graduate School Handbook for additional information.

Because Brown intends to comply with both the spirit and the letter of the Affordable Care Act, we will offer our employer-sponsored high deductible health plan at full cost to any student who is interested in the plan and believes he or she qualifies for it. This letter provides notice of this offer, while noting that all students enrolled at the University are required to show proof of insurance and all registered students are automatically enrolled in the University’s Student Health Insurance Plan (SHIP). Under the five-year guarantee of support for doctoral students, the University provides health-insurance subsidies for SHIP coverage; all other graduate students are able to purchase SHIP coverage or show proof of comparable coverage.

In virtually all cases, SHIP coverage is a better and more economical option for students than enrolling in the Brown employer plan. The SHIP coverage has been expanded to include all ACA mandates and is equal to a platinum level ACA plan. For specific information about SHIP coverage and co-pays, please follow the link to the plan at: https://www.brown.edu/about/administration/insurance/sites/brown.edu.about.administration.insurance/files/uploads/Brown%20Brochure%202016-17%20rev%207-22-2016.pdf

If you are a current graduate student, believe you work an average of 30 hours per week or more, and would like to consider enrolling in Brown’s employer plan beginning January 1, 2017, please contact Cynthia Schimelpfenig, Associate Director of Benefits, at 401-863-7568 or cynthia_schimelpfenig@brown.edu.

Sincerely,
Drew Murphy
Director of Benefits, Brown University