

VOLUNTARY INSURANCE OPTIONS FOR STUDENTS

Go to <https://www.healthcare.gov/> to obtain information and/or to purchase health insurance coverage through the official government insurance exchange website.

The above insurance option is being provided for your information only. Northampton Community College does not recommend or endorse any plan outside of our school-sponsored student insurance plan. Please be aware that many of the marketplace plans carry a high deductible which are not eligible for waiver of the school-sponsored plan, as well as high out-of-pocket costs.

Before purchasing a plan on the **private market**, be sure it is ACA compliant. Purchasing a plan that is not ACA compliant may subject you to a federal income tax penalty.

Before you purchase any insurance policy, please note that in order to be approved for an **insurance waiver** by Northampton Community College, your private or federal/state health insurance plan **must meet the following requirements:**

- be issued by a U.S. insurance carrier
- annual deductible not to exceed \$2500.00
- have no out-of-area restrictions
- cover mental health and substance abuse
- remain active while you are a student at NCC
- international students must have emergency medical transport and repatriation of mortal remains; \$1,000,000 combined single limit, and coverage must be comparable to that of the school-sponsored student insurance plan,