Everyone in the United States of America will be forced to have or opt out of insurance. Many colleges are requiring that students purchase insurance coverage. As this pertains to Western Illinois University, we are required to use our school’s coverage, a family plan, Medicaid, or a single-payer plan. Data was collected using research from many different journals, articles, and personal interviews from staff that directly works with insurance coverage. As students, we have a unique set of stressors that we face. Insurance coverage should not be one of them. Many students will not have to worry about coverage because it is expected that more college students will be eligible for Medicaid, than there were before. Additionally, students will have quality health insurance that will cover the costs of many healthcare services. Furthermore, this act allows students to remain on their parent’s health insurance until they reach the age of 26 years old; thus reducing anxiety of finding good coverage at a young age. A negative regarding the Affordable Care Act is tax payers including college students, will have to pay higher taxes to support this new act. In addition to higher taxes, the Affordable Care Act has produced many more insurance plans. This has made shopping for insurance more complicated and if one does not have knowledge about health insurance, he/she risks being underinsured or over insured.