**IMPORTANT**

**STUDENT HEALTH INSURANCE – ACTION REQUIRED**

**The Commonwealth of Massachusetts mandates that all matriculated students are enrolled in the student health insurance plan (SHIP) offered by the school or in another health insurance plan with comparable coverage. And students should be covered continuously without any breakage.**

For Academic Year 2020-21, UMMS is offering SHIP with Blue Cross/Blue Shield (BC/BS) which is administered by University Health Plans (UHP). The student plan offers annual coverage of 12 months (9/1/2020-8/31/2021) for all returning students and year 1 students starting in September 2020, 13 months (8/1/2020-8/31/2021) for year 1 students starting August 2020, or 14 months (7/1/2020-8/31/2021) for year 1 students starting July 2020.Plan information can be found at:[www.universityhealthplans.com](http://www.universityhealthplans.com)

> select “University of Massachusetts Medical School – Worcester”

> choose “New Student …” or “Returning Student …” path

> click “Benefit Information” link on the left side panel

Alternatively, you can hold a comparable insurance plan with a company of your choice (e.g. parent plan, spouse plan, employee plan, eligible MassHealth or subsidized plan). To apply for MassHealth or subsidized plan, go to <https://www.mahealthconnector.org/> Please note: these three MassHealth Plans are NOT considered as eligible and if you are in any one of them you are still required to purchase the SHIP plan:  *Health Safety Net, MassHealth Limited, Children’s Medical Security*

**Important:**

* Annual health insurance premium will be charged upfront to student’s fall 2020 account, along with other tuition and fees items when the student account is calculated. For SOM and GSN students, premium payment is due at the same time as other tuition and fee items. For most GSBS students, premium is paid by either the GSBS Office or student’s PI.
* Student MUST complete either an enrollment or a waiver form **between 6/29/2020 and 8/24/2020** on UHP website [**www.universityhealthplans.com**](http://www.universityhealthplans.com)by following navigation prompts online.
* If encountering an error message when entering last four-digit of your SSN on the logon page, please enter XXXX but then enter your actual and full SSN on the enrollment or waiver form itself.
* If you’re a **new student** starting in **August 2020,** you need to have health insurance in place and complete the enroll/waiver form **before** the start of your fall 2020 semester.
* If you are a **MassHealth member**, you should have received information from UHP and MassHealth regarding the end of the MHPA program and information about selecting new MassHealth plan coverage. UMASS Memorial Health Center (UMMHC), including Student Health Services, does not accept Mass Health Accountable Care Organization (ACO) plans. To receive services at UMMHC, you should select the Mass Health Primary Care Clinician (PCC) plan. If you still need assistance regarding UMMHC Mass Health Coverage, please contact Student Health Services at 508-334-8464. You should still complete insurance enroll/waiver process on UHP website.
* Students must complete enroll/waiver process every year. If you are a returning student and currently enrolled in the BC/BS SHIP either by purchasing it or via MHPA for AY2019-20, your AY20192-20 BC/BS plan will expire on **8/31/2020**.
1. **ENROLL in BC/BS Student Health Insurance Plan**
* On UHP website, select “New Student Enrollment Form” or “Returning Student Enrollment Form”
* It is very important that you select the correct starting date option

$4173: 12-month 9/1/2020 – 8/31/2021 (for all returning and year1 students starting in Sept 2020)

$4520: 13-month 8/1/2020 – 8/31/2021 (for year 1 students starting in August 2020)

$4866: 14-month 7/1/2020 – 8/31/2021 (for year 1 students starting in July 2020)

* Upon request, a spring premium refund may be granted to a student who was originally enrolled in the annual coverage of SHIP but then is no longer attending UMMS or becomes eligible for a subsidized Health Connector plan or MassHealth before the start of spring 2021.  Please present such request to the Bursar’s Office.
1. **WAIVE Student Health Insurance Requirement**

**(Your plan must meet standards for waiving as noted on the waiver form on UHP website)**

* On UHP website, select “New Student Waiver Form” or “Returning Student Waiver Form”.
* Select “YES” if you participated in the Mass Health Premium Assistance (MHPA) program in AY2019-20 or “NO” if you did not participate in MHPA in AY2019-20, and proceed.
* Once you have successfully completed the waiver form on the UHP website, the annual health insurance premium will be cancelled off your fall semester student account.
* If you have waived the school’s plan and then your own insurance terminates during AY 2020-21 policy year, you are still required to maintain **continuous coverage** through a comparable plan. You must contact the Bursar’s Office within 60 days of your policy termination if you intend to enroll in and purchase the BC/BS SHIP to ensure continuous coverage.

**Dependent Health Plan, Dental Plan, Vision Plan – Optional**

* UHP offers optional dependent health insurance plan, optional dental plans, and optional vision plan to UMMS students, regardless whether the student is enrolled in the student health insurance plan.
* If interested, go to “Optional Plans” section at the left side panel of UHP website for more information.
* The enrollment and payment process is purely between the student and UHP.
* Dental insurance for **GSBS students:** “DeltaCare - Student Only” is offered to you at no cost. To enroll, you need to click “Massachusetts Delta Dental Plans” link under “Optional Plans” and select the “I am a GSBS STUDENT” link. For any further questions about dental plan, please contact UMMS GSBS Office 508-856-8025.

UHP website ([**www.universityhealthplans.com**](http://www.universityhealthplans.com)) hosts very comprehensive and important information about the BC/BS SHIP plan and the various optional plans. Please make full use of it.

If you have further questions on student health insurance requirement, please contact:

* cathy.stolarczyk@umassmed.edu , 508-856-6612; or
* [yi.chen@umassmed.edu](https://mail.umassmed.edu/owa/redir.aspx?C=c70HKfd7n0S6aF4zOzMeAIuIG_TkbNEIX8sATcuI-xjDCtqLLu3uxhycCEVZNGbGpv70S0i26u4.&URL=mailto%3ayi.chen%40umassmed.edu) , 508-856-6641