

Health Insurance FAQ – Choosing Coverage While Enrolled at UMass Chan

This FAQ is designed to help UMass Chan students understand their health insurance options and choose the coverage that best meets their needs while enrolled.

1. Do I have to have health insurance to attend UMass Chan?

Yes. All enrolled UMass Chan students are required to carry comprehensive health insurance that meets university and clinical training requirements.

2. What are my options for coverage?

- UMass Chan Student Health Insurance Plan (SHIP)
- Parent/guardian plan (if eligible under age 26)
- Spouse/partner employer plan
- Your own employer-sponsored plan
- MassHealth (if eligible)
- Marketplace plan through the Massachusetts Health Connector

3. What are the advantages of the Student Health Insurance Plan (SHIP)?

- Designed specifically for students
- Widely accepted by local providers
- Meets clinical compliance requirements
- Simplified billing and referral processes
- Structured to support care during medical training

4. When might I consider staying on a parent or spouse's, or purchase my own health insurance from the connector or MassHealth plan?

- Premium is significantly lower, and coverage might be better
- Strong network coverage in Worcester
- You do not anticipate frequent local care
- You are comfortable managing referrals and out-of-network issues

Important: Confirm that the plan covers care in Massachusetts if based in another state.

5. What should I compare when reviewing plans?

- Monthly premium
- Deductible
- Co-pays and co-insurance
- Out-of-pocket maximum
- Local provider network access
- Mental health coverage
- Emergency and out-of-state coverage
- Prescription coverage

6. What if I'm planning away rotations in another state?

Ensure your plan covers out-of-state non-emergency care, has national network access, and does not restrict you to Massachusetts-only providers.

7. What about mental health services?

Confirm your plan includes outpatient mental health visits, reasonable co-pays, local provider access, and telehealth coverage.

8. Can I waive the Student Health Insurance Plan?

Yes. If you have comparable coverage, you must complete the waiver process and provide proof of insurance by the posted deadline each academic year.

9. Can I enroll in the SHIP during the policy year if I lose my own health insurance plan?

Yes, if it is done to a qualifying event (involuntary termination when reaching 26 or when policy holder becomes ineligible due to job change). You need to contact the Bursar's Office to complete the enrollment process.

10. What happens if I don't complete the waiver process?

You will automatically be enrolled in and billed for the Student Health Insurance Plan.

11. Who can help me decide what plan might be best for me?

- Office of Student Affairs
- SHIP administrator
- Massachusetts Health Connector navigators
- Your insurance provider