

**This document contains important information, requirements, and guidance about the Academic Year 2023-24 student health insurance plan and other optional insurance plans. Please carefully review the content in its entirety and then take appropriate action by the due date. Also, it is highly recommended that you keep this document for future reference throughout AY2023-24.**

The Commonwealth of Massachusetts mandates that all matriculated students are enrolled in the student health insurance plan (“SHIP”) offered by the school or in an alternative health insurance plan with comparable coverage. Students at UMass Chan Medical School (“UMass Chan”) must have health insurance plan at all times and should not have any lapse of coverage.

***Do I have to complete a student health insurance enrollment or waiver form for the Academic Year 2023-24, even though I have done so last year?***

Yes. Each degree/certificate-seeking student at UMass Chan must complete either a SHIP enrollment form or a waiver form during the SHIP open enrollment period of EACH academic year. You’ve received this email because you must fulfill this requirement for AY2023-24.

***What is the due date to complete my AY2023-24 SHIP enrollment/waiver form?***

The due date to complete the SHIP enrollment or waiver form varies by fall 2023 term start date and student type (1<sup>st</sup> year or returning).

- **6/30/2023** - 1<sup>st</sup> year student with fall 2023 term starting 7/5/2023
- **7/30/2023** - 1<sup>st</sup> year student with fall 2023 term starting during August 2023
- **8/20/2023** - 1<sup>st</sup> year student with fall 2023 term starting 9/1/2023
- **8/20/2023** - all returning students

***How can I find information about the AY2023-24 student health insurance plan offered by UMass Chan?***

For the AY2023-24 policy year, UMass Chan offers its student health insurance plan through Blue Cross/Blue Shield (“BC/BS”), which is managed by University Health Plans (“UHP”).

- **Plan premiums**

The premium varies based on the duration of a student’s annual enrollment, which is dictated by the student type and fall 2023 term start date (if a 1<sup>st</sup> year student). The premiums are as follows:

- **\$6,092.00 coverage effective dates 7/1/2023 - 8/31/2024 (14 months)**

Applies to 1<sup>st</sup> year PREP students at Morningside Graduate School of Biomedical Sciences and 1<sup>st</sup> year MD/PhD students, with fall 2023 term starting 7/5/2023

- **\$5,657.00 coverage effective dates 8/1/2023 - 8/31/2024 (13 months)**

Applies to 1<sup>st</sup> year students at T.H. Chan School of Medicine, Morningside Graduate School of Biomedical Sciences (all but PREP or MD/PhD), and 1<sup>st</sup> year GEP students at Tan Chingfen Graduate School of Nursing, with fall 2023 term starting August 2023

- **\$5,222.00 coverage effective dates 9/1/2023 - 8/31/2024 (12 months)**

Applies to 1<sup>st</sup> year students at Tan Chingfen Graduate School of Nursing (all but GEP) with fall 2023 term starting 9/1/2023 AND for all returning students in all three schools

- **Plan benefit information**

- AY2023-24 student health insurance plan’s Summary of Benefits & Coverage and Plan Highlights can be found on the UHP website:

[www.universityhealthplans.com](http://www.universityhealthplans.com)

> select “UMass Chan Medical School” from the drop-down list

> click either the “NEW STUDENT ...” or “RETURNING STUDENT ...” tile

> go to left side panel “Student Health Plan” - “Benefit Information” - listings starting with 23-24

- The following plan changes have been made for AY2023-24 as compared to AY2022-23:

- ❖ Out of Pocket Maximum increased from \$3,000 medical and \$1,000 prescription drug to \$9,100 medical and prescription drug combined.
- ❖ The prescription drug copayments changed from a 3-Tier to a 5-Tier Plan:
  - Tier 1: \$15 copay (generic)
  - Tier 2: \$30 copay (preferred brand)
  - Tier 3: \$50 copay (non-preferred brand)
  - Tier 4: 30% coinsurance (preferred specialty)
  - Tier 5: 30% coinsurance (non-preferred specialty)
- **Primary Care Provider (PCP) declaration**

The student health insurance plan is an HMO plan with a local and national network of Preferred Providers and it requires enrolled student to establish their PCP, as described below:

*When you enroll in the Student Health Insurance Plan, UMass Memorial Health Care - Student Health Services (SHS) is automatically recognized as your primary care provider (PCP). This is for insurance purposes only. You need to establish yourself as a new patient before receiving medical care at SHS by contacting [studenthealth@umassmemorial.org](mailto:studenthealth@umassmemorial.org) or calling directly at 508-334-8464. Student Health Services (SHS) encourages you to establish with a PCP as soon as possible. When treated at SHS, per visit copay is waived. When referred by SHS to a non-SHS provider, you are responsible for the per-visit copay.*

*If you already have an established PCP who is in this Student Health Insurance Plan network or would like to select a different UMass Memorial physician as your PCP, either on the University campus or in the community at a non-teaching site, SHS can arrange for you to do so and have that physician be recognized as your PCP. However, to do so you MUST contact SHS at 508-334-8464 or email [studenthealth@umassmemorial.org](mailto:studenthealth@umassmemorial.org) to complete the PCP enrollment process.*

### **How do I enroll in the UMass Chan student health insurance plan?**

- Complete the AY2023-24 student health insurance enrollment form via the UHP website by [www.universityhealthplans.com](http://www.universityhealthplans.com)
  - > select “UMass Chan Medical School” from the drop-down list
  - > click either the “NEW STUDENT ...” or “RETURNING STUDENT ...” tile, per your student type
  - > click “NEW STUDENT ENROLLMENT FORM” or “RETURNING STUDENT ENROLLMENT FORM”
  - > log in by entering your required credentials and complete the enrollment form
- 1<sup>st</sup> year students who encounter an error message after entering the last four-digits of the SSN on the log-on page should enter XXXX. Once in the enrollment form, enter your full SSN, as required.
- It is important to select the appropriate plan coverage duration (as described above) based on the applicable student type/fall 2023 term start date, to ensure enrollment in the correct category.

### **How do I waive the student health insurance plan?**

Review your own health insurance plan to ensure it is comparable to the SHIP (i.e., the plan should be ACA compliant and approved in the US; must provide coverage for medically necessary care while studying at UMass Chan or traveling in the US and abroad, and should NOT be Health Safety Net, MassHealth Limited, or Children’s Medical Security Plan.)

- After deciding that the waiver criteria are met, complete the AY2023-24 student health insurance waiver form via the UHP website by [www.universityhealthplans.com](http://www.universityhealthplans.com)
  - > select “UMass Chan Medical School” from the drop-down list
  - > click either the “NEW STUDENT ...” or “RETURNING STUDENT ...” tile, per your student type
  - > click “NEW STUDENT WAIVER FORM” or “RETURNING STUDENT WAIVER FORM”
  - > log in by entering your required credentials and complete all the pieces

- 1<sup>st</sup> year students who encounter an error message after entering the last four-digits of the SSN on the log-on page should enter XXXX. Once in the waiver form, enter your full SSN, as required.
- After logging in, you will be directed to first complete the “Pre-Waiver Form Questionnaire” to determine your eligibility to waive health insurance. After passing the Questionnaire, proceed to complete the waiver form.

A note from UMass Memorial Health Care - If you have your own insurance plan and would like to seek medical care at UMass Memorial, please verify and make sure UMass Memorial is in your plan’s network.

### ***How is the student health insurance premium invoiced?***

- The AY2023-24 annual insurance premium will be charged to the fall 2023 term student account and invoiced with the fall term tuition and fees.
- For students who elect to enroll in the SHIP, payment is due in accordance with invoice terms. (Premiums of enrolled students at Morningside Graduate School of Biomedical Sciences and enrolled MD/PhD students are covered by UMass Chan.)
- Students who elect to waive SHIP will receive a credit on the fall 2023 term student account only after the waiver form has been completed and submitted via the UHP website.

### ***Once enrolled for the AY2023-24 annual coverage, can I cancel the student plan and receive a refund for the premium payment?***

- You can request your SHIP coverage to be cancelled for the period of 1/1/2024 to 8/31/2024 and receive a prorated premium refund, **ONLY** if:
  - eligibility criteria are met for a Massachusetts Subsidized Health Plan or Mass Health prior to the start of Spring term (before 1/1/2024); or
  - you will no longer be attending UMass Chan in the Spring term.
- To do so, click [the Spring Insurance Cancellation Form](#) that must be completed and submitted to UHP with the required documents listed on the form.

### ***I waived student health insurance but later lost coverage of my own insurance. What should I do, and can I request to enroll in the student health insurance plan?***

- If you initially waived the student plan during the open enrollment period but subsequently lose insurance during the AY2023-24 policy year, you are still required to maintain continuous coverage by enrolling in another comparable plan.
- If you are terminated from your own plan involuntarily (such as turning 26 or due to job change), you are eligible to enroll in the student plan and pay a prorated premium. You must contact the Bursar’s Office within 60 days of your policy termination to complete the Qualifying Event (QE) enrollment process.
- To request enrollment, click [AY2023-24 QE Enrollment Form](#) that must be completed and submitted to the Bursar’s Office with the required documents listed on the form.

### ***Besides the SHIP, what other insurance plans am I eligible to enroll in?***

UHP offers UMass Chan students these optional insurance plans:

- **dependent health insurance** (only if the student enrolls in the SHIP and both coverage periods should be the same)
- **dental and vision** (no need to enroll in the SHIP in order to enroll in a dental or vision plan)
- Visit the UHP website for their plan information and enrollment forms:
  - [www.universityhealthplans.com](http://www.universityhealthplans.com)
  - > select “UMass Chan Medical School” from the drop-down list

- > click either the “NEW STUDENT ...” or “RETURNING STUDENT ...” tile
- > go to the “Optional Plans” section at the left side panel
- Enrollment and payment for these optional plans are administered by UHP and not UMass Chan.
- **Dental insurance for students at Morningside Graduate School of Biomedical Sciences and MD/PhD students:**
  - The “DeltaCare - Student Only” option is offered to you at no cost.
  - To enroll in a dental plan, follow this navigation path at the UHP website:
    - [www.universityhealthplans.com](http://www.universityhealthplans.com)
    - > select “UMass Chan Medical School” from the drop-down list
    - > click either the “NEW STUDENT ...” or “RETURNING STUDENT ...” tile
    - > go to the “Optional Plans” section at the left side panel
    - > click “Massachusetts Delta Dental Plans”
    - > click “**I am a student of Morningside Graduate School of Biomedical Sciences**” (this should be selected to ensure you are appropriately subsidized for the premium charge.)
    - > Review the plan information at the left side panel and make your enrollment choice
  - For any further questions about dental plan, please contact Liz Bonomi at UHP ([lbonomi@univhealthplans.com](mailto:lbonomi@univhealthplans.com) or 800-437-6448 ext. 114)

***What other resources are available for additional student health insurance assistance?***

- **UHP website [www.universityhealthplans.com](http://www.universityhealthplans.com)**  
Includes comprehensive information about the BC/BS student health plan and provides useful resources such as optional plans, Health Insurance member ID lookup, Provider lookup, Worldwide Providers and Travel Assistance Services, or by calling UHP Customer Service at 833-251-1122.
- **Member ID lookup on UHP website**  
Obtain your member ID before receiving your card or if your card is misplaced. During the open enrollment period, member IDs are loaded weekly.
- **MyBlue Member App for enrolled students.** Please click [Here](#) for additional information.
- **Bursar’s Office at UMass Chan**  
Contact the Bursar’s Office ([yi.chen@umassmed.edu](mailto:yi.chen@umassmed.edu) / 508-856-6641; [Kathy.dion@umassmed.edu](mailto:Kathy.dion@umassmed.edu) / 508-856-5249) if you need further assistance on the annual health insurance enroll/waiver process, QE enroll process, and/or spring term cancellation process.

## Students, let's get started...

Submit a waiver form, enroll in your school's health insurance plan or learn about other insurance products and services.

**Select your college or university:**

 [Continue](#)