Student Health Insurance Information

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**Who is Required to Have Health Insurance?**

Massachusetts state law requires that all students be enrolled in a student health insurance program that meets the comparable benefits established by the state of Massachusetts. You may select to waive the Student Health Insurance Plan if you have a comparable benefit plan.

All matriculated Undergraduate students, regardless of credit hours, are charged student health insurance. All matriculated Graduate and Continuing Education students enrolled in nine or more credit hours will be charged student health insurance.

Online Students - Students enrolled exclusively in online classes are not eligible to be enrolled in the Student Health Insurance Plan.

International Students - The University of Massachusetts Lowell requires that all International students must enroll in the Student Health Insurance Plan. The university does not consider international insurance or travel insurance as comparable coverage to waive the university Student Health Insurance Plan.

Once the student health insurance is charged to a student’s account, weekly emails are generated and sent to a student’s UMass Lowell student email account. This email states you have been charged and must either enroll or waive the Student Health Insurance Plan prior to the deadline.

**What Health Insurance Does UMass Lowell Offer?**

The University Of Massachusetts Lowell offers Blue Cross Blue Shield of Massachusetts - Blue Care Elect (PPO) as the Student Health Insurance Plan.
referred to as (SHIP). The plan is administered by University Health Plans. For information about the Student Health Insurance Plan, please view www.universityhealthplans.com/uml.

The Student Health Insurance Plan offered through the university is recommended because it covers students on or off campus, 24 hours a day, seven days a week, and is in effect for a full year.

View the BCBSMA Schedule of Benefits for more information.

**What Happens If I Do Not Enroll In or Waive The Health Insurance?**

Students who have not either enrolled in or waived the Student Health Insurance Plan by the deadline will be automatically enrolled in the Student Health Insurance Plan and be responsible for the charge.

If you enrolled in the Student Health Insurance Plan for the full academic year, and no longer wish to be enrolled due to graduation or withdrawal from the University, or you are eligible to be covered under a Mass Connector or Mass Health plan that will begin on January 1, your insurance charge may be pro-rated. Please contact University Health Plans by December 31 www.universityhealthplans.com/uml.

If you waived the Student Health Insurance Plan in the Fall semester and later wish to enroll in the insurance, please contact University Health Plans.

You must complete the waive/enroll Student Health Insurance Plan online form *every academic year* you are enrolled in classes.

All students who withdraw from or drop all of their classes within the first 31 calendar days of the academic semester are not allowed to be enrolled in the Student Health Insurance Plan.

**What Do I Do if I am Covered by MassHealth?**

If you are covered by MassHealth, you may be eligible to enroll in the Student Health Insurance Plan (SHIP) and have the premium paid by MassHealth Premium Assistance.

Exception – Students covered by the following MassHealth Plans may not waive the Student Health Insurance Plan and must enroll.

- Health Safety Net
- MassHealth Limited
- Children’s Medical Security Plan
- Non U.S. Based Health Plans
To see if you are eligible to enroll in SHIP, follow the Waive/Enroll Health Insurance steps described below and identify that you have MassHealth when prompted during the submission of your choice to Waive.

How Do I Enroll In or Waive the Student Health Insurance?

To enroll in the plan or to waive coverage using SiS:

1. Log into SiS Student Center
2. Scroll down to the Student Financial Center section
3. Select the Waive/Enroll Health Insurance Form link
4. In the Health Insurance Section, click the Waive/Enroll Health Insurance link.
5. Follow the steps that you will be walked through.
   - To waive the insurance, you will need to have your health insurance card available to assist you in completing the online waiver.
6. You will receive a confirmation message when you have successfully completed the enrollment or waive process.

Please note: Submitting proof of private insurance coverage to Student Health Services does not mean you have waived the Student Health Insurance Plan.

Need Help?

Please watch the USolve self-help videos regarding various billing topics or contact:

The Solution Center
Online: www.uml.edu/thesolutioncenter
Email: thesolutioncenter@uml.edu
Phone: 978-934-2000
In-Person: University Crossing 1st Floor