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 (SHIP) 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 SHIP.

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

Once the student health insurance is charged to a student’s account, weekly emails are generated and sent to a student’s UML student email account. This email states you have been charged and must either enroll or waive 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. The plan is administered by University Health Plans. For information about the Student Health Insurance Plan, please view www.universityhealthplans.com.uml.

The Health Insurance 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 academic year.
What Happens If I Do Not Enroll In or Waive The Health Insurance?

Students who have neither enrolled in nor waived the by the deadline are automatically enrolled are responsible for the charge.

If you enrolled in SHIP for the full academic year, and no longer wish to be enrolled due to graduation or withdrawal from the University, your insurance charge may be pro-rated. Please contact University Health Plans by December 31 www.universityhealthplans.com/uml.

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

You must complete the waive/enroll SHIP 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 SHIP.

What Do I Do if I am Covered by MassHealth?

If you are covered by MassHealth (other than Health Safety Net, MassHealth Limited, or Children’s Medical Security Plan), you may be eligible to enroll in SHIP at no cost to you and have the premium paid by MassHealth.

The MassHealth Premium Assistance Program (MHPA) for eligible students is mandatory. If you are eligible for Premium Assistance, then you are required to complete the process through your SIS account. If you fail to complete the form and therefore not enroll in SHIP you may lose your MassHealth benefits.

To see if you’re eligible, identify that you have MassHealth when prompted during the submission of your WAIVER Form on the “Waive/Enroll in Health Insurance” link found in SiS on the Student Finance Center.

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 and select the Student Financial Center section.
3. In the Health Insurance Section, click the Waive/Enroll Health Insurance link.
4. 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.
5. 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 SHIP.

**Need Help?**

Please watch the [USolve self-help videos](#) regarding various billing topics.

For help with:

**Insurance charge on your bill or the Enrollment/Waiver Process contact:**
The Solution Center  
Email: thesolutioncenter@uml.edu  
Telephone: 978.934.2000

**Your insurance member ID or ask general plan information contact:**  
University Health Plans (UHP)  
Email: info@univhealthplans.com  
Telephone: 800.437.6448

**Specific Questions regarding benefits after you have received your Insurance ID Card:**  
Blue Cross Blue Shield of Massachusetts  
Telephone: 888.753.6615

**Questions or concerns regarding the Student Health Plan contact:**  
Insurance Coordinator in Health Services  
Email: Health_Insurance@uml.edu  
Telephone: 978.934.4992

**Questions about your eligibility for MassHealth Premium Assistance (MHPA):**  
Telephone: 855.273.5903