

## **Student Health Benefit Plan**

### **Do I have to pay it?**

The state of Massachusetts requires all college students to have comprehensive health insurance. The University of Massachusetts Amherst offers a Student Health Benefit Plan (SHBP) which will cover a student for the academic year. This plan is administered through Wellfleet. The fees for this plan are included on a student's tuition and fee bill. Students who are covered under their own (or a parent's) health plan that provides comparable coverage may waive the plan using an online waiver tool. Please note the important waiver guidelines below:

- U.S. students with comparable coverage under another major medical insurance plan can waive the SHBP.
- MassHealth eligible members are required to enroll in the Student Health Benefit Plan, this coverage will be paid for by the state.
- Closed network plans, which provide coverage through a closed network of providers not accessible in the area, and out of state Medicaid plans are not eligible to waive the SHBP.
- International students are required to maintain SHBP coverage, and are not eligible for the waiver.

Students who are eligible to waive the SHBP should do so online at [www.spire.umass.edu](http://www.spire.umass.edu). In the lower right hand corner, click on the '*Health Insurance Waiver*' link. You will be prompted for information about your coverage, include insurance carrier and policy number. Once the process is completed, you will receive a confirmation number.

This SHBP waiver must be submitted by the end of the add/drop period <http://www.umass.edu/registrar/calendars/academic-calendar> . Students who do not waive the SHBP by the Fall deadline will remain enrolled for the Fall term, and will be assessed the appropriate fee.

Although the SHBP provides coverage for the full year, the charges for the plan are split; half is billed in the Fall semester and half is billed in the Spring semester. If you waive coverage for the Fall semester it is automatically waived for the Spring semester; you do not need to submit a second waiver request within the same academic year. However, those students who miss the deadline to waive the coverage in the Fall will be eligible to waive it for Spring term. In this instance, the student must go to University Health Services to complete the applicable waiver form. **Students will need to submit a SHBP waiver online at the beginning of each academic year.** More information about the SHBP can be found at <http://www.umass.edu/uhs/insurance/ship/>