

Student Health Insurance Plan FAQs

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Student Health Insurance Plan (SHIP) Overview

Q: What is the Student Health Insurance Plan (SHIP)?

A: SHIP is Boston University's insurance plan for students, offered through Aetna, a large national health insurer.

Q: Who is eligible for SHIP?

A: Most students who attend Boston University and their eligible dependents.

Q: Am I automatically enrolled in SHIP?

A: Full-time, three-quarter time, and international undergraduate and graduate students are automatically enrolled in SHIP Basic. Students currently enrolled in Plus have the option to upgrade to Plus for the 2025-2026 plan. SHIP Plan level cannot be changed after open enrollment.

Q: Can I waive SHIP coverage?

A: Depending on your insurance, you may be able to waive SHIP coverage if you have other coverage that meets ACA requirements and your health plan includes an Open Network of providers in the area where the student is studying. See the [Affordable Care Act \(ACA\)](#) section of this FAQs document to learn more about ACA requirements. You may be able to waive SHIP if you have other coverage that meets ACA requirements and if your health plan places no added restrictions when you are in the Greater Boston area, such as limiting your coverage to urgent care or emergency only coverage.

The chart below indicates which student types may waive their SHIP coverage and under what circumstances this waiver is permitted.

Student Type	Waiver Permitted
Charles River Campus Undergraduate and Graduate	Yes, if ACA-compliant coverage is demonstrated and plan provides an open network of providers in the area where the student is studying.
School of Public Health	
School of Medicine M.D.	
School of Medicine Dermatology M.S.	
Graduate Medical Sciences Ph.D.	
Graduate Medical Sciences Physician Assistant	
Henry M. Goldman School of Dental Medicine	No, unless enrolled in an ACA-compliant plan underwritten in the United States and plan provides Open Network of providers in the area where the student is studying.
International Undergraduate and Graduate	

If you waive SHIP coverage, you must complete a waiver through Student Accounting Services by September 20 (August 31 for New Pre-Doctoral Medical Students ONLY), August 28 for New SDM DMD, August 1 for new SDM PostDoc and Fellows)

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and January 31 for incoming Spring students. See the [Waiving SHIP](#) section of this FAQs document to learn more.

Q: Should I keep SHIP coverage?

A: Everyone must be covered by health insurance that meets Affordable Care Act (ACA) coverage requirements. See the [Affordable Care Act \(ACA\)](#) section of this FAQs document to learn more about the ACA. In addition, your health plan must provide you with full access to care in the area where you are studying. If your health plan places added restrictions when you are in the Boston area, such as limiting your coverage to urgent care or emergency only that plan won't qualify to waive SHIP. Even if you have other coverage that meets ACA requirements, you may find that enrolling in SHIP is your best value. There are many advantages to keeping SHIP coverage, but everyone's personal circumstances are different. See the [Considering SHIP](#) section of this FAQs document to learn more.

Q: If I need care while in another state, will SHIP still cover my health care costs?

A: Yes. SHIP is provided through Aetna, which is a nationwide health insurance provider. Use the [Aetna Provider Directory](#) to find providers throughout the United States.

Q: Can I add coverage at any time during the school year?

A: Unless you experience a qualifying life event you are only able to enroll in SHIP during the enrollment period each year.

Q: How much does SHIP cost and when does my coverage begin and end?

A: If you're a student on the Charles River Campus, annual Basic coverage costs \$3,538 and annual Plus coverage (if eligible) costs \$4,741. Coverage begins 8/15 and ends 8/14 each year. If you attend the Medical Campus, contact your program administrator to learn more about your rates and coverage dates.

Q: Why does Boston University automatically enroll students in SHIP?

A: The Commonwealth of Massachusetts requires students to have insurance coverage; automatically enrolling students in SHIP ensures that you will meet this requirement.

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Student Health Services (SHS)

Q: What is Student Health Services (SHS)?

A: SHS is your on-campus resource for urgent primary care, behavioral health needs, support and advocacy for students who have suffered interpersonal violence, and assessment and brief treatment for students who are struggling with substance abuse.

Q: Should I go to SHS for all of my care?

A: All Charles River Campus full-time and three quarter time students:

SHS will be your primary care provider (PCP). You must get an SHS referral before being treated by a non-SHS provider for benefits to be paid in most situations. If you need care SHS doesn't provide, they can refer you to a non-SHS provider.

All students in the School of Public Health, Division of Graduate Medical Sciences, the School of Medicine, the Goldman School of Dental Medicine, and Charles River Campus part-time students:

SHS can be utilized as your primary care provider (PCP), but referrals are not required from SHS before seeking care if you are in one of these student groups. If you do utilize SHS as your PCP and need care SHS doesn't provide, they can make recommendations to a non-SHS provider for additional treatment. If you chose to select a PCP outside of SHS, your PCP may give you recommendation to other providers for additional treatment. You may search providers that are part of the Aetna network through their provider directory.

Q: Does my student health and wellness fee cover all of SHS' services?

A: The fee covers many SHS services, but not all. It covers the following services at no cost to you.

- Urgent primary and behavioral health needs
- Support and advocacy for students who have suffered interpersonal violence
- Assessment and brief treatment for students struggling with substance use

Charges for vaccines and some orthopedic devices will be billed to your student account. However, if you enroll in SHIP, these charges are fully covered by the plan and there is no cost to you.

Laboratory testing through Boston University's onsite LabCorp laboratory will be billed to your insurance company—whether your coverage is through SHIP or a different plan. You are responsible for any amounts not covered by your insurance.

Q: What services are not available through SHS?

A: SHS providers do not offer ongoing or extensive management of most medical conditions. You will be referred to a non-SHS provider for any care requiring

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hospitalization or surgery, and may be referred to a non-SHS provider if you require ongoing care for issues such as:

- Severe asthma
- Diabetes
- Chronic depression
- Inflammatory bowel disorders

Q: Does SHS refer students to SHIP in-network providers?

A: Generally, SHS will refer students to providers in the SHIP network. However, if a student's health need dictates care by a provider outside the SHIP network, SHS will make the referral to an out-of-network provider.

Q: As a full-time and three quarter time student on Charles River Campus, what services DO NOT need a referral from SHS?

A: The following do not require a referral from SHS:

- Treatment of an Emergency Medical Condition (Note: A Student Health Service referral is required for follow-up treatment related to emergency care.)
- Inpatient hospitalization for Mental Disorders (Note: A Student Health Service referral is required for follow-up treatment, including outpatient services.)
- Services rendered more than 25 miles away from SHS
- Initial medical treatment when BU SHS is closed (Note: it is the responsibility of the covered student to return to BU SHS for a referral for any follow-up care)
- Urgent Care (Note: A BU SHS referral is required for follow-up treatment related to Urgent Care.)
- All obstetrical and gynecological services including maternity care and treatment for an acute or emergency gynecological condition
- Treatment of dental injuries
- Extraction of impacted wisdom teeth
- Routine Vision Exams
- Services delivered in accordance with the healing practices of Christian Science
- Human Leukocyte antigen or histocompatibility locus antigen testing
- Preventive/Routine Services (services considered preventive according to HealthCare Reform and/or services rendered not to diagnosis or treat an Accident or Sickness)

Q: Do my enrolled dependents require a referral from SHS?

A: Dependents are not eligible to be seen at SHS and do not have a referral requirement. Dependents should establish care with in-network providers in their local area.

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Considering SHIP

Q: What are SHIP's main advantages?

A: SHIP is predictable, convenient, and flexible.

Predictable Costs

If you need to see a doctor, fill a prescription, or go to the emergency room, you'll pay a fixed dollar amount when you use an in-network provider. The plan pays the rest.

Copays keep your out-of-pocket costs predictable and manageable. For other types of care, you may also pay a deductible and coinsurance for certain visits, procedures, and diagnostic tests like x-rays. The plan has fixed coinsurance—generally 20%—when using in-network providers—but the amount you pay will be varied.

Convenience

You'll find a wide network of participating providers in Boston. Many are affiliated with Boston University and are just a walk, bus ride, or few T stops away. Search the Preferred Provider Network directory [here](#).

Flexibility

Aetna has a nationwide Preferred Provider Network, so even if you're home for the summer or away from campus and need health care, you'll likely be able to find a nearby in-network provider. Also, if you want to use an out-of-network provider, the plan will still pay benefits—but your costs will be higher.

Q: Does SHIP cover behavioral health?

A: Yes. Under SHIP, students pay just a \$10 copay per office visit with clinicians in the [Preferred Provider Network](#), with **no limit** to the number of sessions with in-network providers covered per year.

Q: If I have dependents, will SHIP cover them?

A: Dependent coverage is available to all students enrolled in SHIP. Eligible dependents include your spouse and dependent children up to age 26.

Q: Will my parent's plan cost more than SHIP?

A: It may or may not; you'll have to take a close look at both the cost of coverage (your premium) and the potential cost of care (what you pay in deductibles, copayments, and coinsurance). The only way to know is to compare your potential costs for the types of care you may need: doctor or specialist visits, prescription medication, lab tests, and perhaps a trip to the emergency room or a hospitalization. When you compare your potential costs, you may discover that SHIP coverage offers the best value. For example, your parent's plan may have:

A Different Network

For many health plans—like SHIP—you pay much less for care when you use “in network providers”—doctors and facilities affiliated with the insurance company's network. If you use a provider *outside* this network, you'll pay more—maybe a lot more.

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When SHS refers you to a non-SHS provider, they will likely refer to someone in the SHIP network, keeping your costs as low as possible. However, if this provider is not in your parent's plan's network, your out-of-pocket costs could be much higher.

High Premiums

Chances are your parents pay additional premiums to cover you under their plan. SHIP coverage costs are generally less than what your parent/guardian pays for dependent coverage under their plan.

A High Deductible

Your parents may have a so-called "high deductible health plan," and may have to pay \$1,500, \$3,000, or even more before their plan starts paying benefits for you. In contrast, SHIP has a low deductible.

Q: What happens if I want to enroll in SHIP and keep my current plan?

A: If you wish, you can continue your current coverage and enroll in SHIP for additional coverage. When you are covered by more than one plan, certain rules establish which plan pays benefits first; this is called "coordination of benefits." Generally, SHIP will pay benefits first, and your plan will pay second.

Q: What if I need care when SHS is closed?

A: When SHS is closed, for minor conditions you may wish to utilize Teladoc® for a telemedicine visit, a walk-in clinic such as MinuteClinic®, or an urgent care clinic. In the case of severe, life-threatening accidental injury or illness, visit an emergency room.

Q: How do I know if my doctor is in Aetna's network?

A: Use the [Aetna Provider Directory](#) to search for your provider.

Q: Does SHIP cover dental and vision?

A: The plan covers dental injury and extraction of impacted wisdom teeth only (no general dentistry), and one routine eye exam per year (no contact lens exam or eyewear).

Q: If I have previously waived coverage, can I later enroll?

A: You can add SHIP coverage outside of the normal enrollment period only if you experience a qualifying event.

- Aging out of coverage provided by a parent's plan
- Loss of a job
- Changes to your parent's or spouse's plan
- Getting married or divorced

You must provide documentation within 31 days of the event in order to add SHIP coverage.

To learn more about qualifying life events, call 617-353-2870.

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Waiving SHIP

Q: Am I permitted to waive SHIP coverage?

A: The chart below indicates which student types may waive their SHIP coverage and under what circumstances this waiver is permitted.

Student Type	Waiver Permitted
Charles River Campus Undergraduate and Graduate	Yes, if ACA-compliant coverage is demonstrated
School of Public Health	
School of Medicine M.D.	
School of Medicine Dermatology M.S.	
Graduate Medical Sciences Ph.D.	
Graduate Medical Sciences Physician Assistant	
Henry M. Goldman School of Dental Medicine	
International Undergraduate and Graduate	No, unless enrolled in an ACA- compliant plan underwritten in the United States

Q: Why might I waive SHIP coverage?

A: Some students have other coverage that offers an equal or better value than SHIP. For example, you may choose to waive SHIP coverage if:

- **You pay little or nothing for coverage under your current plan.** If your current coverage is free to you, or your premiums are very low, it may be the best overall value even if you pay a little more for care. However, you may also want to consider coverage under both your current plan and SHIP.
- **You're from Massachusetts** and can easily return to your home area to see a provider who participates in your parent's plan.
- **Your current plan's network is the same as or similar to the SHIP network,** and that plan's in-network providers are close to campus.
- **Your current plan has good out-of-network coverage,** so the cost impact of seeing an out-of-network provider is minimal.
- **Your total cost for care** (the premium you pay for coverage plus your estimated out-of-pocket costs for care you may need) are equal or less than your total cost with SHIP coverage.

Remember, you cannot waive coverage if your current plan does not meet ACA minimum essential coverage requirements. Find out more about minimum essential coverage in the Affordable Care Act (ACA) section of this FAQs document

Q: What happens if I am enrolled in SHIP for the Fall semester and not registered for the Spring semester (e.g., graduate officially in January, Spring leave of absence, etc.)?

A: Students who won't be registered for the Spring semester are eligible to request a prorated SHIP coverage for the Fall semester only. Students interested in this option

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must file a Medical Insurance Premium Adjustment form with Student Accounting Services by December 31.

If you do not file a Medical Insurance Premium Adjustment form, your SHIP coverage will continue through the end of the coverage year (typically August 14). You will not receive any medical insurance credit during the Spring semester and you will be responsible for the remaining cost of the insurance.

If you have additional questions, contact the Graduate Financial Assistance coordinator in your school or college.

Additional Questions?

If you have additional questions, contact the appropriate resource below.

Contact	Phone Number
Student Health Services (SHS)	617-353-3579
Student Accounting Services	617-353-2264
Aetna Student Health	800-966-7772
Teladoc®	855-835-2362
Aetna Provider Directory (Provider Search)	800-966-7772
SHIP Resources	

