August 24, 2022

Dear Graduate Students,

Please review the Frequently Asked Questions below. If you have other questions about university-provided health insurance for graduate students, please do not hesitate to contact us at APGradStudies@umassd.edu. We will work with the Bursar’s Office, the Health Services Office, and other offices to answer your questions.

Q: Am I required to have comprehensive health insurance coverage?
A: All full-time and three-quarter-time graduate and undergraduate students are required by Massachusetts law to have comprehensive health insurance coverage in the area of the University.

Q: I’m almost finished with my degree and am not taking enough credits to qualify for Student Health Insurance Plan (SHIP). I do not have any more credits I need to take to meet my degree requirements, so am I eligible for SHIP?
A: Graduate students may be considered full-time without formally enrolling in 9 credits, usually if they are finished with coursework and are working on a project, thesis, or dissertation. If you’re in this position, you must submit the Graduate Student - Full-Time Enrollment Status Consideration Request Form and obtain the necessary approvals to be eligible for SHIP.

Q: Am I automatically billed for the university-offered SHIP?
A: Yes. But if you have comparable coverage and submit the waiver form by October 11, the charges will be removed from your account.

Q: I’m an international student. Am I automatically covered starting August 1?
A: Yes, all international students are automatically billed and enrolled with SHIP coverage effective August 1 unless they submit a waiver form.

Q: Are domestic students automatically covered starting August 1?
A: All domestic students are automatically billed for SHIP but are not automatically enrolled in the plan until after the October 11 deadline. Once enrolled, the coverage will be retroactive to August 1. To ensure coverage, you must complete the online enrollment form as soon as possible—select Enrollment Form from the navigation menu on the left-hand side of the page.
Q: If I submit the enrollment form after August 1, will my coverage be retroactive to August 1?
A: Yes. If you incur any expenses related to covered medical services after August 1, you may have to pay out-of-pocket for the services before you submit the enrollment form. Once enrolled, you can claim reimbursement. To avoid paying out-of-pocket, you should complete the enrollment form as soon as possible.

Q: What happens on October 11, 2022?
A: All students who have not submitted their enrollment or waiver forms by October 11 will automatically be enrolled in the health insurance plan, and the charges cannot be waived.

Q: Do I need to submit a new enrollment form every year?
A: Yes. Students must submit a new enrollment form each academic year.

Q: Will my account be charged the full premium for the year in the fall?
A: No. Effective Fall 2022, students will be billed the Student Health Insurance fee in two installments, one for each term, based on eligibility.

Q: How much is the health insurance premium?
A: The fall insurance fee is $1,305, covering the fall term (August 1, 2022, to December 31, 2022). The insurance fee for returning spring students is $1,771 and will cover the spring term (January 1, 2023, to July 31, 2023). The spring payment is higher because it covers a slightly longer time period. The insurance fee for new Spring 2023 students will be $1,811 and will cover the spring term (January 1, 2023, to July 31, 2023).

Q: If I graduate or leave the university at the end of the fall term, will I be insured after December 31?
A: No. Students graduating or separating from the University after the fall term are not insured after December 31. To remain insured for both fall and spring semesters, you must be registered for both semesters and maintain the required number of credits. Students who are not registered or are not registered for enough credits in the spring semester will be removed from SHIP as of January 1, 2023.
Q: How much is the Health Insurance subsidy provided by the University to eligible teaching and research assistants?

A: The University will pay 50% of the individual health insurance premium for the semester the student is employed in an eligible position by the University.

Q: Which assistantship categories are eligible to receive the health insurance premium subsidy?

A: Teaching Assistants (Teaching Assistants, Teaching Fellows, Studio Assistants, and Clinical Assistants) who deliver or assist in the delivery of regular courses and Research Assistants (Research Assistants, Distinguished Doctoral Fellows, Doctoral Fellows, Distinguished Art Fellows) with approved contracts for 10 hours per week or more will receive the University subsidy.

Q: Will the health insurance premium subsidy apply to any insurance policy I purchase?

A: The University subsidy can only be used toward university-offered individual health insurance plan.

Q: Will the University subsidize family plans?

A: The University subsidy applies to individual health insurance plans and does not extend to family coverage. Students can purchase additional dependent coverage through a separate enrollment process. Dependent coverage will not be subsidized by the University.

Q: When and how will the insurance premium subsidy be reflected in my account?

A: The Office of the Associate Provost for Graduate Studies will provide a list of eligible students with approved assistantship contracts to the Bursar’s office approximately two weeks after the add/drop deadline (September 12 for Fall 2022 and January 24 for Spring 2023) of the relevant semester. The Bursar’s office will verify that eligible students included in the list have been enrolled in a university health insurance plan and will apply credits (50% of the premium) to the students’ accounts.

Q. I believe that I qualify for a University subsidy but do not see the credit on my account. Who should I contact?

If you believe you qualify for a University subsidy but do not see a credit on your account by October 1 for the Fall 2022 semester or February 15 for the Spring 2023 semester, please contact APGradStudies@umassd.edu in the first instance to verify your status as an eligible teaching or research assistant.