

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.

1. 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 health insurance that includes coverage for outpatient care in the UMass Dartmouth area. For graduate students, full-time is nine credits or more of enrollment in a semester; three-quarter-time is seven credits or more of enrollment in a semester. The health insurance must provide minimum essential coverage as defined by the Affordable Care Act for the entire year.

2. 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 are 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. With approved full-time status form, you must ask Bursars@umassd.edu to bill your account for SHIP. Once your account is charged, you can contact info@univhealthplans.com to request a member ID card.

3. Q: Am I automatically billed for the university-offered SHIP?

A: If you are a student enrolled as a full-time or three-quarter-time and have not submitted a waiver form, you will be automatically billed. If you are a domestic students with comparable coverage and you submit [the waiver form](#), the charges will be removed from your account. If you are an international student covered by a health insurance plan that is filed and approved in the United States, please contact [University Health Plans](#) as soon as possible.

4. 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 apply for a waiver by contacting [University Health Plans](#).

5. Q: Are domestic students automatically covered?

A: All domestic full-time or three-quarter-time students are automatically billed for SHIP but are not automatically enrolled in the plan. Once enrolled, the coverage will be retroactive. 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.

6. Q: Do I need to submit a new enrollment form every year?

A: Yes. Domestic students must submit a new enrollment form each academic year.

7. Q: Will my account be charged the full premium for the year?

A: No. Effective fall 2022, students will be billed the Student Health Insurance fee in two installments, one for each term, based on eligibility.

8. Q: How much is the health insurance premium?

A: The Fall 2022 insurance fee was \$1,305, covering the time period from August 1, 2022, to December 31, 2022. The insurance fee for students returning in Spring 2023 is \$1,771 and will cover the time period from 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 students entering Spring 2023 will be \$1,811 and will cover the time period from January 1, 2023, to July 31, 2023.

9. 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 and do not submit an approved full-time status form for the spring semester are removed from SHIP.**

10. 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. The subsidy may have tax implications for some students and the benefit may be less than 50%.

11. 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 or more per week will receive the University subsidy.

12. 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.

13. 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.

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

A: The Office of the Associate Provost for Graduate Studies provides a list of eligible students with approved assistantship contracts to the Bursar's office approximately two weeks after the add/drop deadline 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.

Please note: Receipt of health insurance subsidy may have tax implications. For international students, the tax implications may depend on any tax treaty their countries have with the United States. In some cases, the University is required to withhold tax from the subsidy credit, and you may therefore receive a smaller subsidy credit on your account.

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

A: If you believe you qualify for a University subsidy but do not see a credit on your account, please contact APGradStudies@umassd.edu to verify your status as an eligible teaching or research assistant.

16. Q: Should I wait until the subsidy has been applied before I pay any balance due?

A: We encourage students to review their account balance, calculate the value of their tuition credit, and if eligible, the 50% insurance subsidy, deduct that from their balance, and pay the remainder by their payment due date to avoid a late payment fee. To view the most up-to-date information in your account, sign into COIN and select the Finance tab, then select Financial Center, Account summary for the relevant semester, and view all charges, credits, payments and financial aid. Once you click account summary you will see the four tabs listed below:



Click Account Activity tab to see list of semesters. Click "Print Term Statement" to the left of the relevant semester. That will automatically open up a PDF of the statement to print or view.