

Health Requirements and Insurance FAQ

Do I need health insurance?

Yes, you will be required to have health insurance while at Boston University as part of your compliance requirements. All students at Boston University enrolled in at least 3/4 of a full-time course load and all international students are enrolled in Boston University's medical insurance plan. The annual premium for the cost of the BU insurance plan will appear on the Fall semester bill for students who are automatically enrolled.

Health Insurance

Boston University requires that all full-time, certified full-time, and part-time students that are enrolled for at least 75% of the full time course load, and all international students with visa codes J-1 and F-1, and J-2 and F-2 be covered by an approved health insurance plan.

You will automatically be billed for enrollment in SHIP at the BASIC level, with an option to upgrade to the PLUS plan level. If you have your own ACA compliant health plan which provides comprehensive coverage in the Boston area, you may submit a Medical Insurance Waiver (available on the Student Link) by the open enrollment deadline. Waivers of SHIP apply to the current plan year only.

BU SHIP is provided by Aetna Student Health. Coverage for students enrolled in the annual plan will be effective from August 15, 2021 to August 14, 2022.

For more information about the health insurance requirement, the guidelines to waive and SHIP enrollment options, please see: [Student Health Insurance Plan \(SHIP\)](#).

The Boston University Student Health Insurance Plan (SHIP) meets Federal and State requirements.

Can I waive the BU medical insurance plan?

Yes, you can waive the BU medical insurance plan if you have comparable medical insurance from an outside plan. You will need to waive the plan through Student Accounting Services; please be aware of the deadlines to do so. You will also need to provide documentation of the outside medical insurance plan, including proof that the outside plan covers the required stipulations of the BU plan. Please visit the [Student Accounting Services page](#) for more information.

What are the requirements if I waive BU health insurance?

If you wish to waive the BU medical insurance for a different medical insurance option, students are required to have comparable coverage. Requirements to qualify as comparable coverage are:

Required services must be provided at a location within reasonable distance to the Greater Boston Area. Health plans with a closed network of providers and accessible for only emergency services are not acceptable

- No lifetime dollar limit on coverage
- United States based company
- Preventive care coverage without co-insurance
- Primary care coverage
- Emergency room coverage
- Coverage for surgery (in hospital and out-patient)
- Coverage for hospital stays
- Coverage for out-patient medical visits (ex. Specialist visits)
- Coverage for outpatient mental health visits including substance abuse (ex. Counseling or psychiatry visits)
- Coverage for mental health hospitalization
- Coverage for prescription drugs

For more information on Medical Insurance requirements and how to waive the Boston University coverage, please visit the **Student Accounting Services Medical Insurance** web-page.

Health Requirements and Immunization Records

In order to ensure the health of the entire student community and comply with state regulations, Boston University requires that you provide documentation of your immunization records by July 15, 2021. You may be unable to register for classes if you do not submit the required Health and Immunization forms.

1. Start by visiting our Health Requirements Guide:
<http://www.bu.edu/shs/getting-started/incoming-health-requirements/>.

You will be asked a few questions to help guide you to the correct forms.

2. Once you complete all of the required forms, you will be prompted to upload your forms to the patient portal:
<https://www.bu.edu/shs/getting-started/using-patient-connect/>.

Please check out our website to see a comprehensive list of all of our services along with a guide to navigate SHS services :

<https://www.bu.edu/shs/>.

Medical Insurance and Student Accounting Services

If you wish to submit a Medical Insurance Waiver, you must have comprehensive coverage from a U.S.-based health insurance provider that meets ACA guidelines. For waiver guidelines, see

<http://www.bu.edu/shs/getting-started/student-health-insurance-plan/>

Student Accounting Services:

<http://www.bu.edu/studentaccountingservices/resources/student-health-insurance-at-boston-university/>

International students please note:

If you will be accompanied by your spouse/dependents and wish to include them in your SHIP coverage, you must take positive action before the open enrollment deadline.

Dependent coverage is only available to students enrolled in the PLUS plan, therefore, dependent enrollment is a two-step process.

For information on the steps necessary to enroll your dependents in SHIP, please see:

<https://www.bu.edu/studentaccountingservices/resources/student-health-insurance-at-boston-university/dependent-coverage>