

What to Expect if You Have SHIP vs. Private Insurance

All BU students required to have health insurance are automatically enrolled in the Student Health Insurance Plan (SHIP). While appointments at Student Health Services (SHS) are covered by your health & wellness fee, you may have additional costs for lab tests, orthopedic supplies, immunizations, or if you are referred to outside care. We recommend SHIP to manage these expenses because of its convenience, predictable costs, and flexibility.

Some students choose to waive SHIP to use a different insurance option, such as parental plans or employer-based insurance. Below are examples of how costs for services at SHS may vary based on your insurance.

These examples are for illustrative purposes only. Your actual costs with a private insurance plan will vary. Always consult with your insurance plan to understand your exact costs and policies.

You have a sore throat that won't go away. You schedule an appointment at SHS and your provider completes tests for flu, strep, and COVID.



SHIP Basic Plan

The costs of these tests are covered. This means that you don't pay anything.

Private Insurance Example

Your student account will be billed for the rapid tests done at SHS. The cost of additional lab tests will depend on your insurance.

You want to get a flu shot so you schedule an appointment or attend an SHS immunization clinic.

SHIP Basic Plan

Immunizations are covered, which means you don't have to pay anything.

Private Insurance Example

A flu shot at SHS costs \$45 and will be billed to your student account. Insurance often covers immunizations, so you could be reimbursed afterward.



You're biking down Comm Ave., when you fall and hit your head. You call 911 and take an ambulance to get help.



SHIP Basic Plan

Ambulance rides for emergencies are covered 100% by SHIP. Depending on your injury, you may have to pay costs for treatment and hospital stay.

Private Insurance Example

With private insurance, the copay for an ambulance ride can often cost more than \$100.

You've been feeling down lately, so you visit the SHS counseling office to discuss your options for starting therapy.*

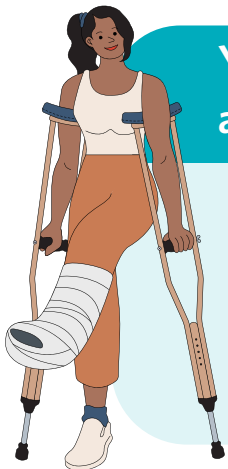
*Mental health visits at SHS for full-time students (regardless of insurance) are free.

SHIP Basic Plan

If you're referred to an outside therapist in the community for more specialized care, appointments have a co-pay of only \$10 per appointment.

Private Insurance Example

If you're referred to an outside therapist, co-pays for therapist appointments are commonly \$20-\$30, or more.



You roll your ankle during a run and it is sore and swollen. You make an appointment at SHS for treatment and learn that you need crutches.

SHIP Basic Plan

Medical supplies for injuries, like braces or crutches, are covered by SHIP. X-ray referrals will have additional costs.

Private Insurance Example

Medical supply costs will be billed to your student account. Your insurance may reimburse you. X-ray referrals will have additional costs.

What do prescriptions cost?



Both SHIP and private insurance will have co-pays for prescriptions. Prices will vary based on your plan and if the medication is name-brand or generic.

Learn more about SHIP

Review the cost, co-pays and benefits at bu.edu/shs/ship

If SHIP isn't for you, you must submit a waiver by September 20.

