



2026-2027 Student Health Insurance Plan FAQ

1. What is the JHU Student Health Insurance Plan (SHIP)?

The JHU Student Health Insurance Plan (SHIP) provides medical, dental, and vision coverage to eligible students.

JHU partners with:

- **Wellfleet** for medical insurance, using the **Cigna PPO** network
- **Delta Dental** for dental insurance
- **EyeMed** for vision insurance

2. How is auto-enrollment in the student health insurance plan determined?

Auto-enrollment is based on your degree type, program, and school as shown below:

| DEGREE TYPE / PROGRAM | MEDICAL ENROLLMENT | DENTAL ENROLLMENT | VISION ENROLLMENT |
|---|--------------------|-------------------|-------------------|
| UNDERGRADUATE & GRADUATE (FULL TIME, IN PERSON) | Auto | Voluntary | Voluntary |
| DOCTORAL & PHD (FULL TIME) | Auto | Auto | Auto |
| MFA, DDP, PREP SCHOLARS | Auto | Auto | Auto |
| SCHOOL OF MEDICINE GRADUATE & MD STUDENTS (FULL TIME, IN PERSON) | Auto | Auto | Voluntary |
| SCHOOL OF MEDICINE VISITING STUDENTS & TRAINEES | Auto | Voluntary | Voluntary |
| VISITING STUDENTS (NON-SCHOOL OF MEDICINE) | Voluntary | Voluntary | Voluntary |
| INTERNATIONAL NON-DEGREE & CERTIFICATE STUDENTS (IN PERSON) | Auto | Voluntary | Voluntary |
| DOMESTIC PART TIME, NON-DEGREE, CERTIFICATE, & NON-RESIDENT STUDENTS (IN PERSON) | Voluntary | Voluntary | Voluntary |

3. Who is required to have medical insurance?

All full-time degree-seeking students enrolled in at least one in-person class and all students on F-1 or J-1 visa, must have adequate health insurance. To fulfill this requirement, full-time, degree seeking students enrolled in at least one in person class will be auto-enrolled per the chart above.

4. Can other students enroll in the JHU Student Health Insurance Plan (SHIP)?

Yes, non-degree, certificate, or visiting students taking at least one in-person class may self-enroll in SHIP if they are not automatically enrolled—unless otherwise stated.

5. Can online-only students enroll in JHU SHIP?

No, students who are only taking online classes are not eligible to enroll.

6. Can JHU faculty or staff enroll in SHIP?

No, faculty and staff who are eligible for JHU benefits are not eligible to enroll in the student insurance plan.

7. Can I opt out of the student health insurance plan if I already have other coverage?

Yes, as long as you are not on an active F-1 or J-1 visa and you've been automatically enrolled, you may submit a waiver to opt out—if your current insurance is considered adequate.

To be considered *adequate*, your plan must:

- Be ACA-compliant (meet Affordable Care Act standards)
- Cover essential services like:
 - Doctor visits and outpatient care
 - Hospital stays and emergency services
 - Prescription drugs, including birth control
 - Mental health and addiction treatment
 - Maternity, newborn, and pediatric care
 - Lab tests, physical therapy, and rehab services
 - Preventive care (check-ups, vaccines, screenings)
- Allow you to see doctors and use health services in the state where you'll be studying (**not just emergency care**)
- Provide coverage for the full academic year

*You're responsible for any deductibles or out-of-pocket costs under your plan.

If your plan meets these standards, you can submit a waiver. Once approved, the student insurance charge will be removed from your account.

8. How do I submit a waiver?

If you are auto-enrolled and not on an F-1 or J-1 visa, you may opt out of SHIP by submitting a waiver through the [Academic Health Plan \(AHP\) portal](#).

- Deadline for Fall waivers: September 15
- Deadline for Spring waivers (new students): February 10

9. When is the enrollment period and when does insurance coverage start?

For all schools *except* Bloomberg School of Public Health (BSPH):

| ACADEMIC PERIOD | COVERAGE DATES | ENROLLMENT/WAIVER PERIOD |
|---|-----------------|--------------------------|
| EARLY FALL (NEW AAP, SAIS, CAREY, SOM MEDICAL STUDENTS) | Aug 1 – Dec 31 | July 1 – Sept 15 |
| FALL | Aug 15 – Dec 31 | July 1 – Sept 15 |
| SPRING | Jan 1 – Aug 14 | Dec 1 – Feb 15 |
| SUMMER (NEW STUDENTS ONLY) | July 1 – Aug 14 | June 1 – Aug 14 |

Students who start in the summer may have their coverage begin on May 15, June 1, or July 1. You will be notified by email (JHUStudentBenefits@jhu.edu) about your coverage start date.

For Bloomberg School of Public Health:

| ACADEMIC PERIOD | COVERAGE DATES | ENROLLMENT/WAIVER PERIOD |
|-----------------------------------|-----------------|--------------------------|
| TERM 1 | Aug 15 – Oct 31 | July 1 – Sept 15 |
| TERM 2 | Nov 1 – Dec 31 | Oct 1 – Nov 15 |
| TERM 3 | Jan 1 – Mar 31 | Dec 1 – Feb 15 |
| TERM 4 | Apr 1 – Aug 14 | Mar 1 – Apr 15 |
| SUMMER (NEW STUDENTS ONLY) | July 1 – Aug 14 | June 1 – Aug 14 |

Students who start in the summer may have their coverage begin on May 15, June 1, or July 1. You will be notified by email (JHUStudentBenefits@jhu.edu) about your coverage start date.

10. When does insurance end?

- Fall coverage ends on **December 31**
- Spring coverage ends on **August 14**
- Students graduating in **December** have coverage through **December 31**
- Students graduating in **May or August** have coverage through **August 14**

11. What if I graduate before the plan year ends?

If you complete your degree program before the health plan coverage end date, you will remain enrolled and covered through the end of the academic period. Early graduation does not qualify you for early termination of SHIP coverage.

12. How do I get a copy of my insurance cards?

ID cards are available online once your enrollment is processed:

- Medical (Wellfleet): [Create an account at Wellfleet’s site.](#)
- Dental (Delta Dental): [Account creation and ID available online.](#)
- Vision (EyeMed): [Vision ID cards can also be accessed online.](#)

13. How much does the insurance cost?

Insurance is billed by academic period as outlined below:

All Schools Except BSPH

| <i>Academic Period</i> | <i>Coverage Dates</i> | <i>Medical</i> | <i>Dental</i> | <i>Vision</i> |
|--|-----------------------|----------------|---------------|---------------|
| <i>Early Fall</i> <i>(New AAP, SAIS, Carey, SOM Medical students)</i> | 8/1/26 – 12/31/26 | \$1,510.00 | \$107.25 | \$59.00* |
| <i>Fall</i> | 8/15/26 – 12/31/26 | \$1,359.00 | \$96.53 | \$59.00* |
| <i>Spring</i> | 1/1/27 – 8/14/27 | \$2,265.00 | \$160.88 | \$59.00* |
| <i>Summer (New Students Only)</i> | 7/1/27 – 8/14/27 | \$453.00 | \$32.18 | \$59.00* |

*Vision is billed annually.

Bloomberg School of Public Health (BSPH)

| <i>Academic Period</i> | <i>Coverage Dates</i> | <i>Medical</i> | <i>Dental</i> | <i>Vision</i> |
|-----------------------------------|-----------------------|----------------|---------------|---------------|
| <i>Term 1</i> | 8/15/26 – 10/31/26 | \$755.00 | \$53.63 | \$59.00* |
| <i>Term 2</i> | 11/1/26 – 12/31/26 | \$604.00 | \$42.90 | — |
| <i>Term 3</i> | 1/1/27 – 3/31/27 | \$906.00 | \$64.35 | — |
| <i>Term 4</i> | 4/1/27 – 8/14/27 | \$1,359.00 | \$96.53 | — |
| <i>Summer (New Students Only)</i> | 7/1/27 – 8/14/27 | \$453.00 | \$32.18 | \$59.00 |

*Vision is billed annually.

14. Can I enroll my spouse, child, or domestic partner?

Yes, you can enroll eligible dependents. You will need to pay the full cost for the entire academic period directly to AHP.

15. Can I submit a health insurance waiver after the deadline?

No, waivers will not be accepted after the published deadline. Students who miss the deadline will remain enrolled in the JHU Student Health Insurance Plan (SHIP) for the full coverage period and are financially responsible for the associated premium.

To avoid unwanted charges, students must submit their waiver by the applicable deadline above.

16. What if I need to enroll after the deadline?

You can only enroll or make changes after the deadline if you experience a **Qualified Life Event (QLE)** and provide documentation. You must **take action within 30 days** of the QLE. Common QLEs include:

| Event | Coverage Change Allowed | Required Documentation | Coverage Effective Date |
|-----------------------------------|-----------------------------|---|-------------------------|
| Marriage | Add spouse/children | Marriage certificate or I-20 (for international students) | Date of marriage |
| New domestic partner | Add partner/children | Domestic Partnership Affidavit | Date signed |
| Birth of child | Add child | Birth certificate or hospital letter | Child's birth date |
| Arrival of dependents from abroad | Add spouse/children | International Arrival Attestation | Arrival date |
| Loss of other insurance | Enroll self/spouse/children | Letter confirming loss of coverage | Date of coverage loss |

17. How do I find in-network providers?

- Medical: [Cigna PPO Network](#)
- Dental: [PPO + Premier Network](#)
- Vision: [Insight Network](#)

18. What happens if I take a Medical Leave of Absence (MLOA)?

If enrolled in SHIP:

- Coverage will continue for 2 additional semesters or 4 terms (BSPH only).
- Premium charges will appear on your SIS account.
- If living in your home country or have Medicaid in your home state, you may opt out by submitting [this form](#).

If waived:

- Waiver remains valid during the leave period.
- If coverage is lost while on leave, you may enroll in SHIP through a QLE.

19. What happens if I have a gap in my health insurance coverage?

A gap in health insurance can leave you financially vulnerable if you get sick or injured, as you may have to pay the full cost of care out of pocket. Continuous coverage—whether through the JHU Student Health Insurance Plan (SHIP) or another qualifying plan—is essential to ensure you have uninterrupted access to medical services, including preventive care, prescriptions, and emergency treatment. Staying enrolled helps protect your health and your finances.

20. Can I continue coverage after SHIP eligibility ends?

Option 1: Enroll in SHIP Continuation Coverage (up to 3 months)

- Log in to your AHP account with JH credentials.
- Select “Continuation Coverage” and choose 1, 2, or 3 months.
- Pay upfront at the time of enrollment.

Note: Duration selection cannot be changed once submitted.

Option 2: Need longer-term coverage?

- Visit the [Mercer Indigo](#) site to explore ACA-compliant plans.
- Fill out a short questionnaire to view matched plans.

21. Will a referral for a specialist reduce my deductible?

Referrals to specialists do not reduce your deductible. You do not need a referral from a provider to see a specialist.

22. Are mental health visits covered under the student health plan?

Yes! Behavioral health visits are covered at 90%, whether you see an in-network or out-of-network provider.

- In-network providers usually submit claims directly to Wellfleet. You’ll only be responsible for your 10% coinsurance.
- Out-of-network providers require you to pay upfront and submit a claim to Wellfleet for reimbursement.

23. I am enrolled in Wellfleet medical insurance, how do I get reimbursed for an out-of-network behavioral health visit?

To request reimbursement:

1. Complete the [Wellfleet claim form \(PDF\)](#).
2. Include an **itemized receipt** with:
 - Date of service
 - Provider’s name, address, and tax ID
 - Diagnosis and procedure codes
3. Submit the form and documentation to Wellfleet by mail, fax, or through the member portal (submission info is on the form).

Reimbursement will be sent to you by check or direct deposit if you’ve enrolled in that option.

24. What is PillarRx?

PillarRx is a copay assistance program launching in Fall 2025 for students who are enrolled in the JHU SHIP with Wellfleet to help reduce the cost of specialty medications.

- If you're prescribed a qualifying medication, PillarRx will contact you directly (by phone or mail) to help you enroll.

25. How do other insurances work with SHWB-PC?

SHWB-PC (JHU's on-campus health clinics) do not charge co-pays or bill for provider visits at their primary care clinics, no matter what insurance you have. However, they are *only* in-network with the JHU Student Health Insurance Plan (Wellfleet). If you have any other insurance, SHWB-PC is considered out-of-network, which means your plan may not cover services such as lab tests, radiology, specialist referrals, or prescriptions ordered through SHWB-PC.

26. What if I waived the JHU Student Health Insurance Plan (SHIP) and am enrolled in Kaiser, Medicaid/Medicare, or Tricare, can I be seen at SHWB-PC?

If you participate in *Kaiser, Medicaid/Medicare or TriCare*, JHU's primary care clinics can provide the following services:

1. You can be seen by one of the providers without a co-pay or bill, however, diagnostic tests or treatments will not be covered by your insurance. You will be responsible for paying the full cost of these services.
2. They can offer a limited range of free in-house Point of Care tests, like a rapid strep test, urinalysis, or pregnancy test.
3. They can offer a limited range of prepackaged medications from their internal dispensary at the Homewood clinic that you can purchase without using your insurance, see [link to our dispensary](#) for out-of-pocket pricing. These medications include items such as common antibiotics, steroid ointments and birth control and can be purchased directly from us.
4. You can utilize [TimelyCare](#) for telemedicine visits free of charge.
5. You can meet with one of their Insurance & Referral Outreach Specialists to assist you in finding local providers who are in-network with your insurance plan.

If you participate with the following insurance companies, it is recommended you receive your routine primary care from a provider associated with that insurance. Additional information about these insurance companies can be found below:

[Kaiser](#)

[Maryland Medicaid](#)

[Medicare](#)

[TriCare](#)

27. I still have an outstanding question. Who can I contact for help?

You can email the Student Benefits team at JHUStudentBenefits@jhu.edu for assistance with any additional questions.