

Using your MIT SHIP insurance

Everyone who has MIT SHIP* can get care at MIT Health — usually with no out-of-pocket costs.

At MIT Health, you will not have to pay for visits to primary care, specialists, urgent care, sports medicine, and most gynecological services. You will have no fee for X-rays, vaccines, or most laboratory tests. The only MIT Health service you will have to pay for is acupuncture, which costs \$10 per visit.

*Services at MIT Health are included with tuition for all MIT students, even those who waive MIT SHIP coverage.

With MIT SHIP, you can also get medical care off campus.

Sometimes you may need — or choose — to get medical services off campus. This may include prescriptions, hospitalizations, specialized testing, and visits to clinicians, including specialists and licensed mental health providers. MIT SHIP will cover those off-campus medical services anywhere in the country, but you will have some out-of-pocket costs.

When you go to an off-campus, in-network provider, your insurance will pay for all or most of the cost.

An in-network provider for MIT SHIP is one that participates in the “Blue Cross Blue Shield PPO/EPO” network. If you get your care from an in-network provider, the insurance plan will pay more of the cost, and you will pay less. If you go to a doctor or hospital that is not in the BCBSMA PPO network, your insurance will pay less, and you will pay more — sometimes a lot more.

Health insurance only covers the healthcare services you need.

MIT SHIP pays for the usual tests you have every year as part of your annual physical exam, but if you are healthy and don't have symptoms of any illness or medical condition, MIT SHIP will not pay for extra tests or screening procedures. MIT SHIP will pay for diagnostic testing if you have symptoms of a specific illness or medical condition or if your healthcare provider agrees that you may be at risk for a certain condition and recommends those tests.

MIT SHIP is a “preferred provider organization,” often called a “PPO” for short.

A PPO is an insurance plan that lets you choose from a network of doctors and hospitals that have agreed to work with the insurance company. For MIT SHIP, this network is the Blue Cross Blue Shield of Massachusetts (BCBSMA) PPO.

How do I find an in-network provider outside of MIT Health?

By phone: **1-800-810-BLUE (2583)**

On the [Blue Cross Blue Shield website](#):

- Enter the medical specialty you are looking for, along with a location, or enter the name of a specific clinician or facility.
- Choose “PPO or EPO” from the drop-down “Select a Network” menu.

MIT SHIP covers off-campus mental health services.

- If you see an in-network, licensed mental health provider, you will pay nothing for your first 52 visits in a calendar year — your insurance will pay 100 percent of the cost. After 52 visits in a calendar year, you will have a \$5 copay for each visit until the end of the year.
- If you see an out-of-network licensed mental health provider, you might have some out-of-pocket costs.
 - For your first 52 visits in a calendar year, your insurance will pay 100 percent of the BCBS allowed amount. The “allowed amount” is the maximum amount that BCBS will pay for a mental health visit. If your provider charges more than the BCBS allowed amount, you will need to pay the difference.
 - After 52 visits in a calendar year, your insurance will cover 80 percent of the allowed amount for each visit until the end of the year. You will pay the other 20 percent plus any difference between what your provider charges and the BCBS allowed amount.

Make sure you understand what your out-of-pocket costs will be. Remember that your provider may ask you to pay the difference between the BCBS allowed amount and the amount they charge. This is something you should discuss with your provider ahead of time.

See also: [Off-campus counseling referrals and support](#)

Using MIT SHIP in another country

MIT SHIP covers emergency care outside of the United States through [Blue Cross Blue Shield Global Core](#). MIT SHIP does not cover routine care outside of the United States. When you travel, be sure to bring your insurance ID card. Here's what you need to know:

- **BCBS can help you locate healthcare services in another country.** Use the [BCBS Global Core website](#) or the [Blue Cross Blue Shield Global Core app](#) to identify nearby services, or call the BCBS Global Core Service Center at **1-800-810-BLUE (2583)** or collect at **1-804-673-1177**, 24 hours a day, seven days a week. The Service Center can also arrange a healthcare appointment or hospitalization for you.
- **Get preauthorization.** To be sure your care will be covered, call the phone number on the back of your insurance ID card for precertification or preauthorization. Note: This number is different from the Service Center phone numbers above.
- **If you need to be hospitalized, arrange for direct billing.** Call the BCBS Global Core Service Center at one of the numbers above to arrange for the hospital to bill BCBS directly for covered services. That way, you will only have to pay the out-of-pocket expenses you would normally pay for out-of-network services.
- **If you have a doctor's appointment that was not arranged through the BCBS Global Core Service Center, you may need to pay the full bill up front and submit a claim for reimbursement.** You may submit your claim through the [BCBS Global Core website](#) or the [Blue Cross Blue Shield Global Core app](#).

Good to know: Register your travel. MIT students can register international travel with the [MIT Travel Registry](#). MIT requires registration for MIT-related trips and encourages students to register personal travel as well.