



STONEHILL COLLEGE

Office of Health Services

Dear Students and Families,

Welcome to Stonehill College!

State law requires that full-time college students carry health insurance and annually provide proof of such insurance to the College. An important point to consider is whether your current insurance plan will provide adequate coverage for a student while in college, or is purchasing the Student Health Insurance Plan (SHIP) a better choice. Some students find that their insurance is inadequate due to restrictive provider networks, high deductibles, or limited coverage outside of a health plan service area. Some HMOs that require referrals may prevent students from receiving specialty care.

We suggest consulting your current insurance carrier as you consider the following:

- Does my current plan cover full-time students attending college away from home or out of state?
- Does my current plan provide adequate coverage for emergency services, diagnostic x-rays, laboratory services, mental health coverage, prescription drugs, and inpatient or outpatient hospitalization?
- Does my current plan have participating in-network health care providers in the Easton, MA area?
- Does my current plan have a high deductible that must be met before full coverage begins?

In addition, please be aware of the following points:

- Massachusetts law requires that all college students be enrolled in a health insurance program that meets required benefits established by the state.
- International students are required to purchase the Stonehill College Student Health Insurance Plan.
- Medicaid coverage from a state other than Massachusetts does not meet Massachusetts requirements.
- Per Massachusetts regulations, the following are not acceptable plans to waive the SHIP: Mass Health Limited Plan, Health Safety Net, and Children's Medical Security Plan.

Stonehill College bills all students for the SHIP unless the on-line waiver process is completed. During the first week of July, you will have access to a link on the Stonehill Student Accounts webpage at

www.stonehill.edu/offices-services/controllers-office/student-accounts/ which describes waive/enroll options and instructions to accept the SHIP, or provide proof of comparable coverage to waive the SHIP. If your current health insurance plan is billable in Massachusetts and comparable to the SHIP, and you are not an International student, you are not required to purchase the SHIP and may waive coverage.

Online materials describing 2020-2021 plan details will be available on the Stonehill Student Accounts webpage at www.stonehill.edu/offices-services/controllers-office/student-accounts/ or the Stonehill Health Services webpage at www.stonehill.edu/offices-services/health-services/student-health-insurance/ in mid-June. There will be specific information about the Stonehill College SHIP presented during the orientation program.

We look forward to meeting the Class of 2024!

Sincerely,

Maria Sullivan
Director of Health Services