

QSHIP Summary Sheet

Students who attend classes at a Massachusetts college or university campus at least $\frac{3}{4}$ -time are required to have health insurance in order to enroll in school, according to a state law passed in 1989. Health plans offered through Massachusetts colleges and universities are part of the “Qualifying Student Health Insurance Program,” or QSHIP.

- Schools may require students to purchase health insurance through the school in order to attend.
- Students may be able to waive the QSHIP coverage offered by their school by filling out a waiver through the school.
- Students registered for a full-time load of **online** courses are **not required** to have health insurance in order to enroll in a Massachusetts college or university. (Students who are also Massachusetts residents are still subject to the individual mandate requiring health insurance.)

In order to waive QSHIP, the student must show they have alternative health coverage that is at least as good as QSHIP – such as insurance through a parent, employer, or MassHealth. It's up to the school's discretion to approve a waiver.

What services are covered by QSHIP plans?

- QSHIP plans must provide “reasonably comprehensive coverage,” including preventive and primary care, emergency services, surgical services, hospitalization, ambulatory patient services, and mental health services.
- QSHIP plans must comply with [Division of Insurance](#) statutes and regulations, but do **not** have to meet standards for “[minimum creditable coverage](#).”
- Schools can choose to provide some or all of their student health benefits through on-campus health services.
- Plans are one year in duration and usually start August or September 1st. Students on Q-SHIP are covered during the summer, but may find it difficult to access care if services are provided through the school's health center.

What does QSHIP cost?

Massachusetts residents with QSHIP who are at or below 400% of the Federal Poverty Level can apply for Health Safety Net (HSN) to help cover costs.

- **Premiums** are included as part of college tuition, unless QSHIP is waived.
- **Co-payments** are determined by the school.
- **Deductibles** are determined by the school, but capped at \$250 per year.
- **Q-SHIP plans may impose a benefit cap** (maximum aggregate indemnity) of no less than \$50,000 for each physical or mental illness or accident.

How does QSHIP relate to state health programs?

MassHealth:

- Students on MassHealth may waive the QSHIP plan through the school.
- The coverage of many students on MassHealth will **end** after their 19th birthday. If they sign a 1-year waiver of QSHIP and then turn 19, they will have to wait until the start of the next school year for the chance to enroll in QSHIP again.
- Students who are Massachusetts residents and are pregnant, living with HIV, or have long-term disabilities may be eligible to receive MassHealth past age 19.

Health Safety Net:

- Students must be enrolled in a QSHIP plan in order to be eligible for HSN-Secondary.
- In that case, students may apply to be determined Low Income Patients. The HSN can help pay deductibles and providers may bill the HSN for services not covered by QSHIP.
- Students with access to QSHIP (i.e., students who attend a Massachusetts college or university at least $\frac{3}{4}$ -time) are **not** eligible for HSN-Primary.

Commonwealth Care:

- Students with access to QSHIP coverage are **not** eligible for Commonwealth Care – even if they waived QSHIP for the year.
- Commonwealth Care is **not** considered alternative coverage to QSHIP.
- Students who take all their courses online *may be eligible* for Commonwealth Care.
- Students *may be eligible* for Commonwealth Care during the QSHIP waiting period - if the period is less than 100 days.