

# *Northeastern University Student Health Plan (NUSHP)*

## **General Information**

Since September 1989, Massachusetts law (M.G.L. c.15A, § 18) has required every full-time and part-time student enrolled in a certificate, diploma, or degree-granting program in a Massachusetts institution of higher learning to participate in a Student Health Plan or in a health benefit plan with comparable coverage.

The Northeastern University Student Health Plan defines a full-time student as having full-time student status and enrolled in any amount of credits of a full-time curriculum.

NUSHP defines a part-time student as having part-time student status and enrolled in at least 75% of credits of the full-time curriculum (College of Professional Studies undergraduate students—9 credits, CPS graduate students—6 credits).

The health fee is assessed each term on a student's account based on these definitions unless the student has previously waived the health plan fee in the current academic year. Once enrolled, the student will remain enrolled for the entire plan year, ending August 31.

Students on co-op or on study abroad are considered active students and will be enrolled in and billed for NUSHP each year.

Students enrolled in pre-matriculation and online programs are not eligible for NUSHP.

## **Health Insurance Waiver**

Eligible students are automatically enrolled in NUSHP each academic year and may waive NUSHP via the Waiver Portal (<https://go.gallagherstudent.com/Universities/Northeastern%20University/Home/>) after they have been billed for NUSHP. In addition, to be eligible to waive, comparable coverage must be effective from the beginning of the term the student meets Student Health Program requirements.

Students with comparable, ACA-compliant, domestic health coverage, may choose to waive NUSHP by completing the waiver request. A waiver request will be evaluated to ensure compliance. An email will be sent to the student if the waiver is approved, denied, or needs additional information to be completed. If a waiver is requested and approved, the student will be accepting responsibility for all medical expenses incurred, and neither Northeastern nor its Student Health Plan will be responsible for these expenses.

Visit the NUSHP website (<https://studenthealthplan.northeastern.edu/>) for more waiver information and deadlines.