Dear Harvard Student,

On behalf of the Harvard University Student Health Program (HUSHP), welcome to Harvard! We look forward to providing you with health coverage during your time here.

HUSHP, comprised of the Student Health Fee and the Student Health Insurance Plan, offers comprehensive medical, mental health and prescription benefits to students. We understand that health insurance information and plan selection can be overwhelming, so we've outlined benefits, deadlines, and other important information here to help you understand HUSHP and how your coverage works.

We encourage you to read the information provided and contact our office if you have any questions.

Best regards,

Jason Ward
Director, HUSHP Member Services
617-495-2008
mservices@huhs.harvard.edu

Learn more about HUSHP

Student Health Fee

Most Harvard students are required to pay this fee. The Student Health Fee covers most services – at no additional cost – at Harvard University Health Services (HUHS) including:

- Internal medicine
- Mental health services
- Medical specialty care
- Physical therapy
- Urgent care

Most HUHS care is paid through the Student Health Fee. Obstetrics/gynecology and Quest laboratory services are available at HUHS but are not covered by the Student Health Fee. To learn more about the Student Health Fee, visit: hushp.harvard.edu/student-health-fee.

Student Health Insurance Plan

There are times when you will need care outside of HUHS and will need coverage to help pay for that care. Administered by Blue Cross Blue Shield of Massachusetts (BCBSMA), the Student Health Insurance Plan is designed to complement the health care provided through the Student Health Fee at HUHS.

- Emergency room visits
- Hospitalizations
- Prescription drug coverage
- Diagnostic lab services, including Quest at HUHS
- Radiology services
- Specialty, mental health care outside of HUHS (limited)
- Obstetrics/gynecology
- Ambulatory surgery

Note: Routine care, including preventive immunizations, is only covered at HUHS. To learn more about the Student Health Insurance Plan, visit: hushp.harvard.edu/student-health-insurance-plan.

Important Deadlines

Waiver Application
Fall term: July 31, 2023
Spring term: January 31, 2024

Dependent Enrollment
Fall term: August 31, 2023
Spring term: February 28, 2024

Dental Enrollment
AY2024: The dental enrollment deadline will be posted online by June 1, 2023.

VISIT US AT HUSHP.HARVARD.EDU
How to waive the Student Health Insurance Plan

Starting May 1, 2023, students enrolled in a comparable health insurance plan may apply to waive the Student Health Insurance Plan. You must submit your waiver application online by the deadline or the charges will remain on your student account. Students that waive the Student Health Insurance Plan are still eligible to receive care at HUHS if they have coverage under the Student Health Fee. For more information on waiving, visit: hushp.harvard.edu/waiving-health-insurance-coverage.

ID cards

The Blue Cross Blue Shield ID cards are digital only. ID cards will be available the first week in August. To learn more about ID cards, visit: hushp.harvard.edu/insurance-id-cards.

Coverage outside of Massachusetts

The Student Health Insurance Plan covers you throughout the United States and abroad; however, these benefits are limited while traveling. For more details, visit: hushp.harvard.edu/coverage-outside-massachusetts.

Primary vs. secondary coverage

If you are enrolled in another health insurance plan and do not waive the Student Health Insurance Plan, the Student Health Insurance Plan will always be a secondary payer (i.e., all claims must first be processed by your primary insurance plan). To avoid any claims problems, please notify your healthcare providers and both insurance carriers of both plans. For more information on coordination of benefits, visit: hushp.harvard.edu/COB.

Optional dependent coverage

Starting June 1, 2023, you may enroll your eligible dependents in HUSHP by the appropriate deadline. The online application and rates will be available at: hushp.harvard.edu/student-dependents.

Optional dental coverage

You may enroll in optional dental insurance by submitting an online application by the appropriate deadline. Enrollment and renewal are not automatic. Please visit: hushp.harvard.edu/dental-coverage after June 1, 2023 for more information and the dental enrollment deadline.

Pharmacy coverage

Prescription drug coverage is included in the Student Health Insurance Plan, and there isn’t a dollar limit on this benefit. To learn more about prescription coverage or to check the cost of a medication, visit: hushp.harvard.edu/prescription-drug-plan.