



November Degree Policy

Students who intend to graduate in November may be eligible to remain enrolled in the Harvard University Student Health Program (HUSHP) for the Fall term of coverage. Their eligibility for enrollment depends upon the date their degree requirements are completed.

Eligibility for enrollment

November degree candidates who complete their degree requirements:	Insurance impact:
On or before September 2, 2025*	HUSHP charges will be removed from your student term bill and your coverage will be cancelled back to July 31. You will be charged for any services incurred through the health program during this period.
On or after September 3, 2025**	HUSHP charges will remain on your student term bill and your coverage remains active from August 1 through January 31.

* In most instances you have 30 days from your last day of coverage to secure other coverage. Contact our office to request a coverage termination letter in order to obtain other coverage. Please allow three business days for letter requests.

** If you are a November degree student and want to opt out of the Student Health Insurance Plan, you must complete an online waiver application by the waiver deadline (July 31).

For waiver eligibility and application please go to hushp.harvard.edu/waiver-eligibility-application-process/

Examples

Scenario 1 (student is not eligible for HUSHP)

5/30 Student misses May degree deadline and is presumed to be November degree candidate

7/1 Student is billed for HUSHP

8/25 Student registers for fall term

9/2 Student completes degree requirements and is no longer a registered student for the fall term. **HUSHP is canceled retroactively to the last day of the prior term of coverage (July 31).**

Scenario 2 (student is eligible for HUSHP)

5/30 Student misses May degree deadline and is presumed to be November degree candidate

7/1 Student is billed for HUSHP

7/31 Deadline to file an insurance waiver to opt-out of HUSHP

8/25 Student registers for fall term

9/3 Student completes degree requirements on or after this date. **HUSHP remains on student's term bill and student is covered from August 1 through January 31.**

Please contact your school's registrar office for questions regarding degree requirements.

There are no exceptions to this policy.