

## Pending Enrollment Waiver Policy

**This is for students who are currently uninsured and whose alternative coverage is pending.**

**ATTENTION:** This policy does not apply to students who have active coverage now and expect to switch to another insurance plan mid-term. Those students should submit an online waiver with their active plan then complete an Insurance Update Form once the enrollment is finalized.

### Policy Statement

This policy is for students who plan on waiving, but their insurance coverage will not become effective until sometime between August 1 and October 1 (fall term), or February 1 and March 1 (spring term). In these cases, you may not have the necessary information to complete the online waiver by the applicable deadline but want to complete an application for the semester/year. **This policy does not apply to Extension School students.**

### Policy Details

Students who will be enrolled in a health plan with a coverage start date on or before October 1 for the fall term or on or before March 1 for the spring term may be eligible for a partial waiver. Based on the date the comparable coverage is effective, you will be charged for one or two months of the Student Health Insurance Plan (SHIP) if applicable and will be allowed to waive for the remainder of the term(s). All waiver eligibility rules still apply. See table below.

| If the student's private plan's coverage effective date occurs on/between:   | The student will be assessed the following charges:                    |
|--|--|
| <b>Fall Term</b>   |  |
| <b>August 1</b>  | No charge: Insurance premium refunded in full to the student's account |
| <b>August 2 - September 1</b>  | One month of the Student Health Insurance Plan coverage                |
| <b>September 2 - October 1</b>   | Two months of the Student Health Insurance Plan coverage               |
| <b>Spring Term</b>   |  |
| <b>February 1</b>  | No charge: Insurance premium refunded in full to the student's account |
| <b>February 2 - March 1</b>  | One month of the Student Health Insurance coverage                     |
| All pending enrollment waivers submitted <u>after</u> the waiver deadlines will be assessed a late fee in addition to the prorated insurance premium. The full cost of the Student Health Insurance Plan will remain on your student account until you have completed all the necessary steps for a pending enrollment waiver. |  |

**All steps in the "Action" column will need to be completed before the application is reviewed!**

#### STEP 1: FILE WAIVER

#### ACTION

1. Submit your Pending Enrollment Waiver by the applicable waiver deadline (7/31 for Fall, 1/31 for Spring). Waiver applications received after the waiver deadline are subject to late fees, in addition to the prorated amount, if the waiver is approved.

- ☐ I have submitted my application by the waiver deadline
- ☐ I received an email that the application has been submitted

#### STEP 2: SEND PROOF OF ENROLLMENT

#### ACTION

1. Send proof of your health plan enrollment to HUSHP: [Mservices@huhs.harvard.edu](mailto:Mservices@huhs.harvard.edu)
2. **Documentation is required to process/prorate coverage waivers cannot be processed without this document** Send official document on letterhead within 30 days of the insurance plan effective date.

- ☐ I have submitted an official document to HUSHP that has the:
  - (1) student's full name
  - (2) insurance name
  - (3) effective date of student's insurance plan

#### STEP 3: FINALIZE YOUR WAIVER

#### ACTION

1. Update Pending Waiver Application ([How?](#))

- ☐ I have submitted the Insurance Update Form to provide the insurance details (policy number, etc.) to complete my waiver application

## Frequently Asked Questions

### What happens after the pending waiver application has been submitted?

You will receive an email confirming your application was received. Retain a copy of this email for your records. The application will remain on-hold until all three steps have been completed.

**Note:**

The review process can take up to 15 business days.

Login to the student portal to:

- Check the status of your waiver
- Review what information is needed to complete your waiver

### What happens after the SHIP application is processed?

**If the application is **approved****

- An approval email will be sent to your official student email and the alternate address provided through the waiver application
- The Student Health Insurance Plan charge is removed from your student account within 2-3 business days of receiving the approval email
- A one- or two-month charge for the Student Health Insurance Plan will be added to your term bill when applicable

**Example Scenario**

If the document provided indicates your health insurance coverage started on **August 15**, and you have completed all three steps, the waiver application will be approved and a prorated charge for the month of August will be applied to your student account.

**If the Pending Waiver application is **denied****

- A denial email will be sent to your official student email and the alternate address provided through the waiver application
- You will be responsible for the full cost of the Student Health Insurance Plan

### What happens if I do not complete all three steps by the deadline?

- A denial email will be sent to your official email and the alternate email address provided through the waiver application
- You will be responsible for the full cost of the student health insurance plan.

**Note:**

If your insurance coverage starts after October 1 (fall term) or March 1 (spring term), the waiver application will be denied.