



Student Health Insurance Policy

Policy: AA035
 Responsible Executive: Provost &
 Vice President for Academic Affairs
 Responsible Office: Office of the
 Provost
 Approved by: Senior Planning Group
 Effective Date: 06/01/2025

Table of Contents

Policy Statement	1
Who Is Governed By This Policy	1
Purpose	1
Definitions	2
Policy	2
I. Enrollment in Student Health Insurance Plan (SHIP)	2
II. Waivers	3
III. Requirements for F-1 and J-1 Visa Holders	5
IV. Leave of Absence	5
V. Open Enrollment Period and Enrollment Changes	6
VI. SHIP Plan Document	8
Related Resources	9
Contacts	9

Policy Statement

The Johns Hopkins University ("University" or "JHU") is committed to promoting the health, well-being, and academic success of all students. To support this commitment, the University requires that all eligible full-time degree-seeking students enrolled in at least one (1) in-person course for the semester or term (for BSPH students) and all students on an F-1 or J-1 visa maintain adequate health insurance coverage to ensure access to essential medical and mental health services.

The University provides a comprehensive Student Health Insurance Plan ("SHIP") designed to meet the diverse needs of our student community. SHIP complies with applicable federal and state laws and regulations, including the Affordable Care Act ("ACA"), to ensure that students have access to high-quality, affordable health coverage.

Who Is Governed By This Policy

All students currently enrolled in at least one (1) in-person class in a full-time degree-seeking program are governed by this Policy.

Purpose

This Policy provides a formal, consistent, and transparent framework for administering student health insurance coverage. It ensures that all covered students have access to adequate health insurance coverage to support their medical and mental health needs while enrolled at the University. This Policy establishes clear guidelines for

AA035 Student Health Insurance Policy

Responsible Executive: Provost & Vice President for Academic Affairs

Responsible Office: Office of the Provost

Approved by: Senior Planning Group

Effective Date: 06/01/2025

enrollment, waivers, and compliance, promoting a broad but consistent approach to managing health insurance requirements in alignment with best practices and legal standards.

Definitions

Covered Student	An individual admitted to and enrolled in a full-time degree-seeking program, including undergraduate, graduate, and professional programs with at least one in-person course for the semester or term (for BSPH students).
F-1 or J-1 Visa Holder	A student who holds an F-1 or J-1 visa for the purpose of studying at the University. F-1 and J-1 visa holders are required to maintain health insurance coverage through SHIP and are not eligible to waive the University's coverage.
Health Insurance Coverage	The insurance plan that provides essential medical, mental health, and emergency care, fulfilling the minimum coverage requirements set forth by the University, the Affordable Care Act (ACA), and other applicable laws and regulations. This includes access to in-network providers, coverage for essential health benefits, and emergency care.
Waiver	A process by which students who are not on F-1 or J-1 visas may submit proof of comparable health insurance coverage to opt out of SHIP. A waiver must meet the University's minimum coverage requirements and must be submitted annually for review and approval.
Comparable Coverage	Health insurance coverage that meets the minimum requirements established by the University, including but not limited to: (i) coverage for essential health benefits as defined by the ACA; (ii) access to an adequate network of healthcare providers in the local area; and (iii) coverage for emergency medical services and hospitalization.
Student Benefits Office	The office responsible for administering the health insurance program, reviewing waiver applications, and providing support to students regarding health insurance coverage, including enrollment, benefits, and assistance.
Student Health Insurance Plan (SHIP)	A comprehensive health insurance program designed to meet the healthcare needs of enrolled students. It provides students with the opportunity to elect/waive University sponsored insurance coverage for medical, dental, and vision services.

Policy**I. Enrollment in Student Health Insurance Plan (SHIP)**

All covered students will be automatically enrolled in health insurance coverage under the SHIP unless a waiver is requested and approved.

All F-1 or J-1 Visa Holders will be automatically enrolled in health insurance coverage and will not have an option to waive coverage.

AA035 Student Health Insurance Policy

Responsible Executive: Provost & Vice President for Academic Affairs

Responsible Office: Office of the Provost

Approved by: Senior Planning Group

Effective Date: 06/01/2025

Eligible students who are not on a F-1 and J-1 visa and who demonstrate comparable coverage under another health insurance plan may submit a waiver for review and approval by the designated deadline.

Any covered student who is eligible for health insurance coverage by JHU or an affiliate (JHH, APL, Jhpiego) as an employee, regardless of their enrollment status, is ineligible for coverage under the JHU SHIP.

Part-time, non-degree, certificate, or visiting students who are enrolled in at least one in-person course and are not automatically enrolled may self-enroll in the JHU SHIP, unless otherwise specified.

II. Waivers

Covered students who are eligible to submit a waiver must do so annually during the designated annual waiver period demonstrating they are enrolled in comparable coverage.

Health insurance coverage outside the SHIP is comparable only if it satisfies each of the following requirements:

1. Affordable Care Act (ACA) Compliant – the health insurance coverage must be ACA-compliant and include coverage for all essential health benefits
 - a. Emergency Services: Care for conditions that could result in serious disability or death if not immediately treated, with no penalties for out-of-network care or lack of prior authorization
 - b. Hospitalization: Inpatient care, including laboratory services and medications provided during the hospital stay.
 - c. Laboratory Services: Tests to diagnose or monitor an illness, injury, or treatment effectiveness
 - d. Maternity, Newborn, and Breastfeeding Coverage: Comprehensive care for pregnancy, delivery, post-delivery, and newborns.
 - e. Mental Health Services and Addiction Treatment: Inpatient and outpatient care compliant with state or federal parity laws.
 - f. Outpatient Care: Services received outside a hospital, such as at a doctor's office or clinic.
 - g. Pediatric Services: Well-child visits, vaccines, immunizations, dental, and vision care.
 - h. Prescription Drugs: Including birth control and medications prescribed for treating illnesses or conditions.
 - i. Preventative, Wellness, and Chronic Disease Management: Physicals, immunizations, and screenings to prevent or detect conditions.
 - j. Rehabilitative Services and Devices: Services and equipment to help recover or improve skills lost due to injury, disability, or chronic conditions.
2. Comprehensive Coverage – the health insurance coverage must not be limited to emergency only-care and must provide access to doctors, hospitals, laboratories, and other healthcare providers in the local area where the covered student resides and studies.
3. Duration and Continuity – the health insurance coverage must provide continuous coverage for the entire academic year.
4. Financial Responsibility: The covered student must accept responsibility for any deductible and out-of-pocket costs for medical services received under the health insurance coverage.

AA035 Student Health Insurance Policy

Responsible Executive: Provost & Vice President for Academic Affairs

Responsible Office: Office of the Provost

Approved by: Senior Planning Group

Effective Date: 06/01/2025

The following types of coverage are not considered comparable to the SHIP:

- Short-Term Health Plans: Temporary coverage plans with limited benefits.
- Travel Insurance Plans: Policies designed for emergencies or limited care while traveling.
- Emergency-Only Coverage: Plans that provide access solely to emergency services.
- Plans without a U.S. Claims Address: Coverage must have a U.S.-based address for processing claims.
- Foreign Health Insurance or National Health Service Plans: Includes any plans based outside the United States.
- Plans with Closed Provider Networks: Policies that restrict care to networks not reasonably accessible near the student's school location.
- Out-of-State Medicaid Plans: Medicaid programs that do not provide coverage in the state where the student resides for the academic term.

a. Waiver Submission and Approved Waivers

Students who wish to waive the JHU SHIP must submit an online waiver through the Student Health Benefits portal. To be considered, the waiver must include proof of comparable health insurance coverage, such as a current insurance card and policy details.

The waiver submission period for the fall semester begins in early July and ends in mid-September. For the spring semester (for new spring admits), it begins in early December and ends in mid-February. Students enrolled in programs that begin outside of the standard fall or spring semesters will have a waiver window of at least 30 days from their program start date.

Submitted and approved waivers will be in effect for the full coverage plan year. Approved waivers will not be automatically applied to the following health plan coverage year. Students must re-submit and request to waive coverage at the start of each academic year.

Students may add, remove, or modify their waiver status at any point prior to the deadline. Students may not waive coverage outside of the waiver period, even if they become enrolled in coverage that would otherwise meet the criteria of comparable coverage.

Failure to submit a complete and valid waiver by the above dates will result in the eligible student remaining enrolled in the JHU SHIP for the full health plan year and the student will be responsible for the costs of the plan for the health plan coverage year.

The JHU Student Benefits Office may, at its sole discretion, accept new or modified waivers after the published deadlines in circumstances it deems exceptional. All requests must be made in writing to the JHU Student Benefits Office.

The JHU Student Benefits Office, or its vendors and partners, may, at their discretion, confirm the coverage provided by the student or visiting student is valid, active and meets the University's comparable coverage requirements as set forth in this Policy.

AA035 Student Health Insurance Policy

Responsible Executive: Provost & Vice President for Academic Affairs

Responsible Office: Office of the Provost

Approved by: Senior Planning Group

Effective Date: 06/01/2025

b. Waiver Appeal Process

Students who wish to appeal a waiver decision must submit a formal appeal in writing to the JHU Student Benefits Office. Appeals must be sent via email to JHUStudentBenefits@JHU.edu and must clearly identify the email as a request for appeal.

Appeals must include a detailed explanation of the reason for the request, along with any relevant supporting documentation. Appeals submitted without sufficient justification or documentation may not be considered.

The Appeals Committee reviews waiver appeals on a monthly basis. Students will receive an email with the final decision and any necessary next steps following the committee's review.

Decisions made by the Appeals Committee are final and not subject to further appeal.

III. Requirements for F-1 and J-1 Visa Holders

Covered students with an F-1 or J-1 visa status are required to have health insurance coverage that meets the U.S. Department of Status requirements for the duration of participation in the visitor program. Failure to have and maintain required coverage may lead to loss of legal immigration status.

Due to this requirement, JHU requires that all eligible F-1 and J-1 visa holders are automatically enrolled in the JHU SHIP without an option to request a waiver.

It is the responsibility of the visa holder to be in compliance with any health insurance requirements prior to the start of coverage in the JHU SHIP. Holding an F-1 or J-1 visa, alone, does not make an individual an eligible student for enrollment in the JHU SHIP.

IV. Leave of Absence**a. Medical Leave of Absence**

Covered students who would have otherwise been automatically enrolled into the JHU SHIP due to their student status and go on a medical leave of absence ("MLOA") will continue to be automatically enrolled for the academic period when the leave began plus two additional semesters / four terms (for BSPH students).

Covered students who go on a MLOA and want to waive current coverage may do so by contacting the Office of Student Benefits directly at JHUStudentBenefits@jhu.edu. Coverage waived due to a MLOA will be effective as of the date of the previous semester or term (for BSPH students) in which the student was in an active status.

AA035 Student Health Insurance Policy

Responsible Executive: Provost & Vice President for Academic Affairs

Responsible Office: Office of the Provost

Approved by: Senior Planning Group

Effective Date: 06/01/2025

Covered students who have an approved waiver for the academic year in which their MLOA began, will remain waived from coverage for the academic period when the leave began plus two additional semesters / four terms (for BSPH students).

A covered student who was not enrolled in the JHU SHIP as of the start date of the approved MLOA may not enroll in coverage at any time during their leave, with the exception of during an Open Enrollment period or as a result of a qualifying event.

Dependents of covered students on approved MLOA who were enrolled at the time the leave begins remain eligible for the JHU SHIP for the full period, the current academic period plus to additional semesters/four terms, in which the covered student remains eligible. Dependents of covered students who were not enrolled in the JHU SHIP at the time the MLOA begins may not enroll in the JHU SHIP at any time during the leave, with the exception of during an Open Enrollment period or as a result of a qualifying event.

b. Non-Medical Leave of Absence

Covered students on a non-medical leave of absence will retain coverage for the academic period in which their non-medical leave of absence begun.

Covered students who require coverage beyond the specified periods mentioned above may extend their coverage for up to an additional 3 months by enrolling in coverage continuation.

V. Open Enrollment Period and Enrollment Changes

a. Open Enrollment Period

Students can enroll in the JHU SHIP during the designated open enrollment periods based on their academic program or term of entry. Key enrollment windows include:

- **Semester Based Enrollment Periods**
 - Fall Enrollment: July 1 – September 15
 - Spring Enrollment (for new spring students): December 1 – February 10
- **Term Based Enrollment Periods**
 - Term 1: July 1 – September 15
 - Term 2: October 1 – November 15
 - Term 3: December 1 – February 10
 - Term 4: March 1 – April 15

b. Qualified Life Events

Outside of the Open Enrollment Period, new enrollment and changes to existing enrollment in the JHU SHIP are only allowed if a “qualifying event” occurs. Certain types of qualifying events apply to individuals

AA035 Student Health Insurance Policy

Responsible Executive: Provost & Vice President for Academic Affairs

Responsible Office: Office of the Provost

Approved by: Senior Planning Group

Effective Date: 06/01/2025

(eligible dependents) who are not enrolled, while other events only apply to those who are enrolled. Any changes made to enrollment must be directly related to the qualifying event.

Event	Allowable Coverage	Requirement Documentation	Effective Date
Marriage	May add coverage for spouse and child(ren) of spouse	<ul style="list-style-type: none"> • Marriage certificate; or • I-20 form (international students only) 	Date of marriage
New Domestic partner	May add coverage for domestic partner and child(ren) of domestic partner	Affidavit of Domestic Partnership	Date of Domestic Partner Affidavit signed
Birth of child(ren)	May add coverage for child(ren)	<ul style="list-style-type: none"> • Birth certificate; or • Birth announcement letter from hospital where child was born 	Date of birth of child(ren)
Adoption	May add coverage for child(ren)	Adoption certificate	Date of adoption
Court-ordered care or legal guardianship of child(ren)	May add coverage for child(ren)	Court order/proof of legal guardianship	Effective date of court order or legal guardianship
Arrival of spouse and/or child(ren) from another country	May add coverage for spouse and child(ren)	Attestation of International Arrival/Departure	Date of Arrival
Loss of coverage from another service	May enroll in coverage, including spouse and/or child(ren)	Loss of Coverage notification letter	Date of loss of coverage

AA035 Student Health Insurance Policy

Responsible Executive: Provost & Vice President for Academic Affairs

Responsible Office: Office of the Provost

Approved by: Senior Planning Group

Effective Date: 06/01/2025

Divorce or legal separation	Termination of coverage for spouse	Copy of final legal separation agreement or divorce decree, including: <ul style="list-style-type: none"> • Cover page listing the parties involved; • Page that indicates the date the divorce or legal separation become final • Page(s) that refer to health insurance; and • Signature page 	Date of divorce
Loss of comparable coverage by an unenrolled subscriber	May enroll into coverage	Loss of Coverage notification letter	Date of loss of coverage
Death of an enrolled subscriber	Termination of coverage for subscriber and all enrolled dependents	Death certificate	Date of death
Death of an enrolled dependent	Termination of coverage for the enrolled dependent	Death certificate	Date of death

c. Voluntary Cancellation of Coverage

Voluntary cancellations of coverage, excluding those allowed by a qualifying event, for any covered student or enrolled dependent may only occur during the Open Enrollment Periods. A covered student who is enrolled in the JHU SHIP and who completes their degree program prior to the end date of the health plan coverage period will continue to be covered and enrolled through the remainder of the health plan coverage period.

VI. SHIP Plan Document

Benefits available under the JHU SHIP are detailed in the Wellfleet Student Plan Document.

AA035 Student Health Insurance Policy

Responsible Executive: Provost & Vice President for Academic Affairs

Responsible Office: Office of the Provost

Approved by: Senior Planning Group

Effective Date: 06/01/2025

Related Resources

University Policies and Information	
Credit Hour Policy	
Student Status (Course Load)	
Instructional Delivery Methods	
Current F-1 Students	
Current J-1 Students	
Wellfleet Student Plan Document	

Contacts

Subject Matter	Office Name	Telephone Number	E-mail/Web Address
Student Insurance Eligibility, Enrollment, Coverage	Student Benefits Office		JHUStudentBenefits@jhu.edu https://hr.jhu.edu/benefits-worklife/health-life/student-health-benefits/
Policy Clarification and Interpretation	Office of the Provost	410-560-8070	Provost@jhu.edu http://web.jhu.edu/administration/provost
Registration and Transcript Annotations	University Registrar	410-560-8080	https://registrar.jhu.edu
Visa/Immigration Issues	Office of International Services	667-208-7001	ois@jhu.edu http://ois.jhu.edu/contact_us

AA035 Student Health Insurance Policy

Responsible Executive: Provost & Vice President for Academic Affairs

Responsible Office: Office of the Provost

Approved by: Senior Planning Group

Effective Date: 06/01/2025

Well-Being Resources	Student Health and Well-Being	410-615-0980	wellbeing@jhu.edu . https://wellbeing.jhu.edu/ViceProvost/
Mental Health Services	Student Health and Well-Being, Mental Health Services	410-516-8278	https://wellbeing.jhu.edu/MentalHealthServices/
Disability Services and Accommodations	Student Health and Well-Being, Student Disability Services	410-516-4720	studentdisabilityservices@jhu.edu https://studentaffairs.jhu.edu/disabilities/
Assistance Managing Mental Health, Physical Health, Family Emergencies, & Other Concerns	Student Outreach and Support	410-516-7857	General Support: https://studentaffairs.jhu.edu/student-life/student-outreach-support/
Anonymous Reporting/Ethics Line	Johns Hopkins University and Health System Compliance Line	1-844-SPEAK2US	https://johnshopkinsspeak2us.tnwreports.com/