

COSTS

Student Health Insurance

Payment of tuition entitles all regular and special students to receive many health care services at MIT Health (<https://health.mit.edu>) with no cost. **However, using services at MIT Health that are included with tuition is not the same as having an insurance policy.** That's why students are required to pay for the MIT Student Health Insurance Plan (MIT SHIP). MIT SHIP covers medical services outside MIT Health, including hospitalization due to accidents or illness, along with other services and prescription medications. MIT SHIP meets the state's legal requirement for comprehensive health insurance.

Full-time students are automatically enrolled in and billed for MIT SHIP, unless they can demonstrate that they have comparable insurance coverage. To opt out of MIT SHIP, students must submit an insurance waiver (<https://mit.myahpcare.com/waiver>) online during the enrollment/waiver period. MIT works with Academic Health Plans (AHP) to manage enrollment and waivers. Complete details on MIT SHIP (<https://mit.myahpcare.com>), including enrollment and waivers, are available on MIT's AHP website. (<https://mit.myahpcare.com>)

MIT Student Health Insurance Plan

Updated rates for MIT SHIP can be found on MIT's AHP website. (<https://mit.myahpcare.com/enrollment>) Students can also purchase MIT SHIP coverage for family members, including partners and dependents. Refer to the Medical Requirements (<https://catalog.mit.edu/mit/undergraduate-education/medical-requirements>) section for additional details or read more about the MIT Student Health Insurance Plan (<https://medical.mit.edu/mit-health-plans/student-health-plans>). (<https://mit.myahpcare.com/benefits>)