HEALTH PLAN

Medical Health Form Requirements

MIT requires that all incoming students submit a medical history and document immunity against certain infectious diseases. All health forms (https://health.mit.edu/student-medical-forms-information) need to be submitted before registering for classes. Specific deadlines for each term are listed on the website (https://health.mit.edu/student-medical-forms-information).

Registration will not be permitted for any student who has not returned the required immunization forms.

MIT Health

To meet the health care needs of MIT community members, MIT Health offers a single, centralized source of comprehensive health insurance, care, and treatment (https://health.mit.edu) at our own medical centers, and an extensive roster of health and wellness promotion programs. Members of the MIT community and their families have convenient, on-campus access to a broad range of clinical services and medical and dental specialties, delivered by highly qualified health care professionals. Through our affiliations with Boston’s leading hospitals, our clinicians can refer patients with more serious conditions to the most appropriate specialists. MIT Health is located in Building E23.

MIT Health’s Urgent Care service is available seven days a week. See the MIT Health website for hours of operation (https://health.mit.edu/services/urgent-care). MIT Health’s Student Mental Health and Counseling Service offers assistance to students dealing with personal concerns, including anxiety, depression, relationship problems, and stress. They provide evaluations and consultations, brief treatment, referrals, and group counseling. All services at the Student Mental Health and Counseling Service are available free of charge to MIT students. MIT community members should call 617-253-4481 day or night for medical advice.

Visit the MIT Health website for more information about our services (https://health.mit.edu/services), including appointment hours, phone numbers, and clinician profiles.

Health Insurance Requirements

All MIT students must have health insurance that meets the requirements for the Massachusetts Student Health Insurance Plan (SHIP). Students with J-1 visas under MIT sponsorship must have insurance that also meets US Department of State regulations for themselves and their spouses and children who accompany them. Visit the MIT Student Insurance Office website (https://sites.mit.edu/studentinsuranceoffice) for more information about Massachusetts health insurance requirements (https://sites.mit.edu/studentinsuranceoffice/about/mit-ship).

Services included with tuition

Tuition covers most services provided at MIT Health, including primary care, many medical specialties, seven-day-a-week urgent care, mental health and counseling, and other services. To get the most out of MIT Health, we recommend that all students select a Primary Care provider to coordinate their care needs.

MIT Student Health Insurance Plan (MIT SHIP)

The MIT Student Health Insurance Plan meets state and federal health insurance requirements and J-1 visa requirements. It provides for more extensive care, such as hospitalization, diagnostic tests, physical therapy, surgery, prescription medication, and obstetrical care. Since health insurance is mandatory under Massachusetts state law, all regular students and special students registered with at least 75 percent of the full-time academic requirement, including students on a J-1 or F-1 visa, are automatically enrolled in the MIT Student Health Insurance Plan.

Before each academic year begins, students can submit an online request to waive the MIT Student Health Insurance Plan (https://sites.mit.edu/studentinsuranceoffice/about/mit-ship/waive-mit-ship) if they demonstrate they have coverage that meets Massachusetts requirements for student health insurance. A waiver request is required each academic year.

All waivers must be submitted before the deadline to avoid a late fee. J-1 students under MIT visa sponsorship may waive MIT SHIP only if their policies meet both the Massachusetts requirements and specified United States Information Agency (USIA) requirements.

Massachusetts state law requires coverage through an insurance carrier based in the United States.

Special students taking two or more subjects but registered at MIT for less than 75 percent of the full-time academic requirement are eligible to purchase the MIT Student Health Insurance Plan but are not enrolled automatically.

Student spouse/partner and dependent enrollment

Students can enroll their spouses or partners and children in the MIT Student Health Insurance Plan to give them access to health care services at MIT Health. To enroll their families, students must complete the MIT Student Health Insurance Plan enrollment form during the enrollment period and pay the required premium amount. Spouses/partners and dependent children are not enrolled automatically. Students must sign up for spouse/partner and/or dependent coverage each academic year.

The deadline for submitting enrollment forms and waiver forms is August 15 for the fall term, January 15 for the spring term, and June 15 for the summer term. Visit the Student Insurance Office website (https://sites.mit.edu/studentinsuranceoffice) for more information.
about the MIT Student Health Plans, including benefits, rates, information about enrollment or waiver processes.

Please contact the MIT Student Insurance Office (stuplan@med.mit.edu) with enrollment or waiver questions, or contact Blue Cross Blue Shield of Massachusetts (https://www.bluecrossma.org) for questions about benefits.