

Massachusetts State Law in regards to Waiving Student Health Insurance

Students, who have their own insurance coverage and wish to waive the school sponsored health plan, must abide by the Massachusetts State Regulations, noted below:

Requirements:

- **Alternate coverage qualifies** if the plan provides reasonably comprehensive coverage of health services to the student throughout the school year, and includes: preventive and primary care, emergency services, surgical services, hospitalization benefits, ambulatory patient services and mental health services. In addition, the services covered must be reasonably accessible to the student in the area where the student attends school.
- **A copy of the student's insurance card or policy must be attached** to the Waiver. The Waiver will not be approved without this documentation.

Students **may not waive** based on the following plans:

1. Plans from insurance carriers outside the USA and coverage by foreign National Health Service programs, including Canadian insurance plans.
2. Plans that provide coverage through a closed network of providers, not reasonably accessible in the area where the student attends school, for all but emergency services. (Out-of-area HMO's)
3. Payment from the Massachusetts Uncompensated Care Pool. (Free Care)

(More detail can be found at: <http://www.tufts.edu/saha/images/Regs06.pdf>)

