

SHIP Questions and Answers

What do you need to do when your Student Health Insurance Plan (SHIP) ends?

Beginning in the academic year 2020-2021, MassHealth will no longer offer the MassHealth Student Health Insurance Plan Premium Assistance Program (SHIP PA). Prior to the end of your SHIP plan, you should make sure you remain eligible for MassHealth and respond to any information requests. Your MassHealth coverage (if still active) will become your primary health insurance once your SHIP policy ends.

How your MassHealth coverage will change once your SHIP plan ends

If you remain eligible for MassHealth when your SHIP plan ends, MassHealth will become your primary health insurance coverage and you will continue to have access to MassHealth benefits through a MassHealth health plan.

MassHealth will mail you an Enrollment Package 10 days after your SHIP plan ends. You will be able to select a MassHealth Health Plan that works for you. Review all options carefully to ensure that the plan you choose is available in your area and offers the best provider network that suits your needs.

Actions you must take to remain covered

The Enrollment Package MassHealth sends you will contain information about selecting a MassHealth health plan that is best for you.

You can prepare now by verifying which MassHealth health plan has the doctors, specialists, behavioral health providers, and hospitals most important to you

- by visiting the [MassHealthChoices.com](https://www.mass.gov/info-details/masshealthchoices) website to compare plans and explore provider networks
- or
- reading the MassHealth Enrollment Guide at www.mass.gov/doc/masshealth-enrollment-guide-2/download

If you forget to select a health plan

If you do not select a MassHealth health plan by the date indicated on the letter, MassHealth will choose a plan for you. You will then have a 90-day Plan Selection Period to change your health plan for any reason.

If your provider does not accept MassHealth

If you have been seeing a provider who currently only accepts your SHIP plan, and does not accept MassHealth, you will need to find a new provider that accepts the MassHealth Health Plan option you select.

Search for a provider who accepts MassHealth

You can also visit the MassHealth Provider Directory at www.masshealth.ehs.state.ma.us/providerdirectory/ to find out if your provider accepts MassHealth.

Special Situations

If you are pregnant, in treatment, or have a prescription, an authorized service, or an upcoming surgery, you should let your new health plan know as soon as you enroll. Your new plan will work with you to avoid interruptions to your care.

If you receive coordination services through the Department of Children and Families (DCF) or receive services through the Children's Behavioral Health Initiative (CBHI), you may have additional options.

Please contact SHIP Premium Assistance at 1-855-273-5903 to learn more.

Can you use your MassHealth to waive your school's SHIP requirement?

If you remain eligible for MassHealth you will be able to use your MassHealth health plan as your primary insurance to waive your school's SHIP requirement.

Please note that *MassHealth Limited*, *Health Safety Net*, and the *Children's Medical Security Plan* are not considered comprehensive plans, therefore cannot be used to waive your school's SHIP requirement.

Options if you are no longer eligible for MassHealth?

- You may be able to purchase the SHIP plan offered by your school.
- You may be able to purchase a health insurance plan through the Massachusetts Health Connector. Go to [MAHealthConnector.org](https://www.mahealthconnector.org) or call 1-877-MA-ENROLL (1-877-623-6765) to learn more.

It may take you several weeks to complete the enrollment process, so begin your search now.

What should you do if you see a provider who is a SHIP plan provider but not a MassHealth provider, while on SHIP plan?

While you are still on SHIP PA, if you see a provider who is in the SHIP network but is **NOT** a MassHealth provider, as long as the service is a MassHealth covered service, MassHealth may reimburse you for your out-of-pocket costs up to the amount you would pay under MassHealth. MassHealth may reimburse for copay costs that you have incurred or already paid for prior to your SHIP policy end date. To receive a reimbursement, you must have submitted the request and provided the necessary documentation within 60 days of your SHIP policy end date.

What if you have more questions?

Please contact MassHealth SHIP Premium Assistance at 1-855-273-5903.
