

# Student Health Insurance Program Report

Academic Year 2024–2025



March 2026



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# Introduction

Massachusetts has required students enrolled in higher education programs to be covered by health insurance since 1989. State law requires that all institutions of higher education in the Commonwealth offer a Student Health Insurance Program (SHIP).<sup>1</sup> Institutions also have a legal obligation to require that all full-time and qualified part-time students participate in the SHIP or in a health insurance plan with comparable coverage.<sup>2</sup> In 2012, the Massachusetts Health Connector became responsible for administering the SHIP statute and the associated regulations. The Health Connector also provides support to institutions of higher education and third-party administrators as they implement processes to comply with the SHIP mandate. Each year, institutions are required to report SHIP data on enrollment, plan design and benefits, and plan performance to the Health Connector.<sup>3</sup>

## Institutions of Higher Education

In Academic Year (AY) 2024-2025, 92 institutions offered a SHIP to their students, providing coverage to over 117,000 students. This includes 63 private institutions, 16 community colleges, nine state universities, and five University of Massachusetts (UMass) campuses. All 92 institutions submitted a report for AY 2024-2025.

## SHIP Landscape

In total, 394,697 students across the Commonwealth were subject to the SHIP requirement in AY 2024-2025, up 24.9 percent from AY 2023-2024. The largest institution had 46,470 students subject to the SHIP requirement, while the smallest had 53 students. The majority of students subject to the SHIP requirement were enrolled in private institutions (254,219, 64.4 percent) followed by students in the UMass system (58,035, 14.7 percent), Community Colleges (51,193, 13.0 percent), and other State Universities (31,250, 7.9 percent).

About one third of institutions of higher education offered their SHIP as part of a consortium in AY 2024-2025. By contracting together in a consortium, the institutions can reduce their administrative costs and achieve savings because of the larger pool of potential enrollees. Four consortiums existed in AY 2024-2025:

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<sup>1</sup> [MGL Part I, Title II, Chapter 15A, Section 18](#)

<sup>2</sup> [956 CMR 8.03\(2\)](#)

<sup>3</sup> [965 CMR 8.07](#)

- Association of Independent Colleges and Universities in Massachusetts (AICUM) (two institutions),
- Five Colleges (four institutions),
- MA Community Colleges (16 institutions), and
- MA State Universities (nine institutions)

## Enrollment

Of the 394,697 students subject to the SHIP requirement, nearly one third (117,537 students, 29.8 percent), were enrolled in a SHIP. This is down from 38.2 percent in AY 2023-2024. The remaining students waived participation in a SHIP with proof of comparable coverage. Figure 1 shows the breakdown of SHIP enrollment vs. waivers by type of institution. Students enrolled in private institutions and the UMass system were more likely to enroll in a SHIP than students enrolled in Community Colleges or other State Universities.

**Figure 1: Enrollment by Institution Type**

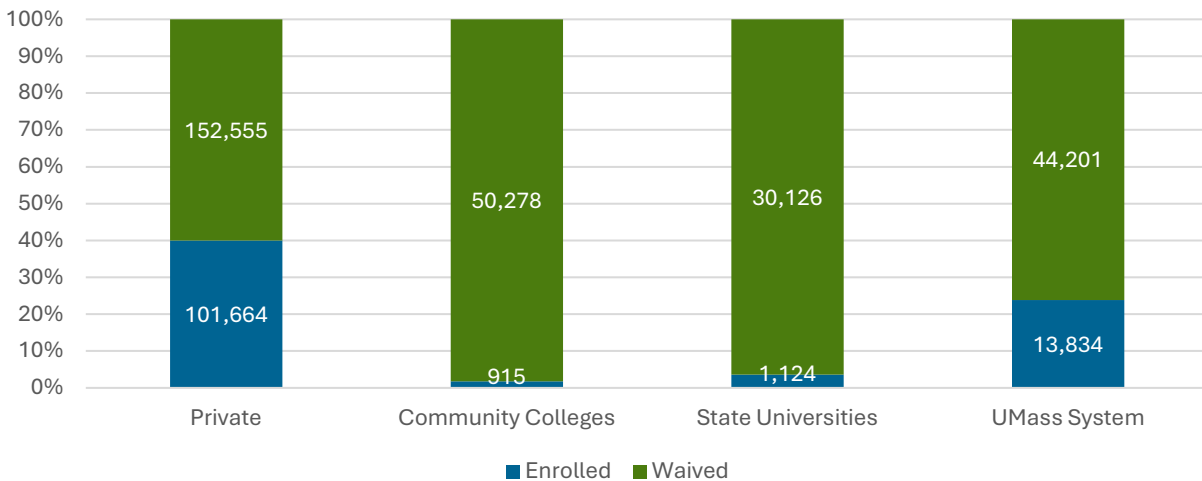
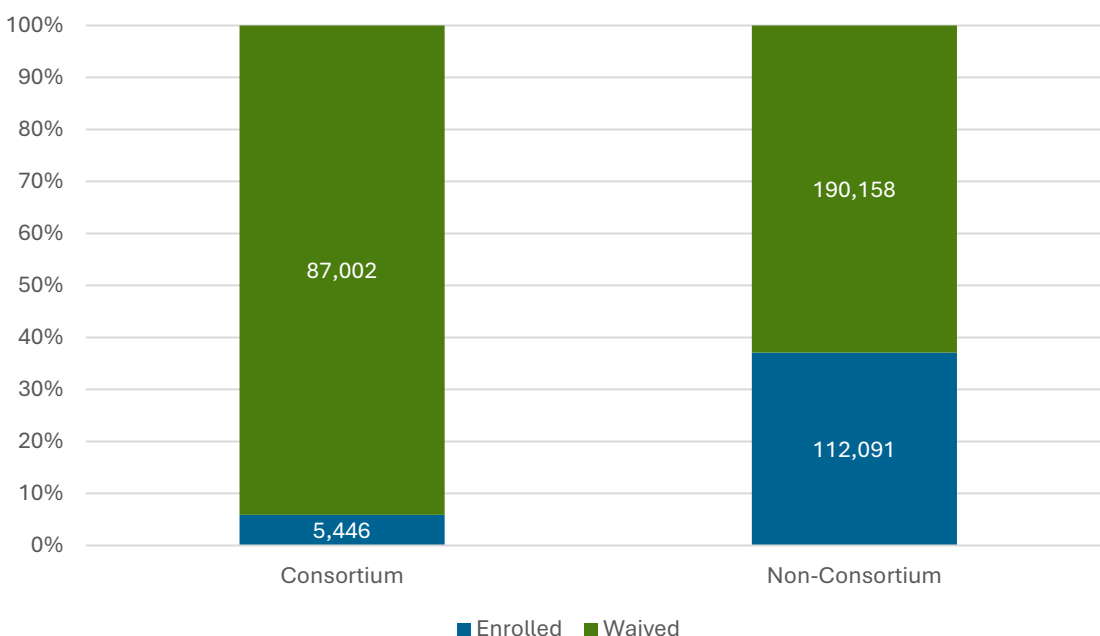


Figure 2 shows the breakdown of enrollment by consortium status. Students who attended an institution that participated in a consortium were more likely to waive the SHIP requirement compared to students who attended an institution that did not use a consortium for their SHIP.

**Figure 2: Enrollment by Consortium Status**



Across the 92 institutions, 277,160 students (70.2 percent) waived the SHIP, up from 67.5 percent in AY 2023-2024. Of the 92 institutions offering a SHIP, 66 institutions (71.7 percent) provided detailed coverage information for those who waived the SHIP. Among the institutions who provided detailed waiver information on students who waived the SHIP, the majority waived with private health insurance coverage through a parent, spouse, or employer.

- 138,943 students (81.9 percent, down from 83.3 percent in AY 2024-2025) waived with private health insurance through a parent, spouse, employer, etc.
- 30,613 students (18.1 percent, up from 16.7 percent in AY 2024-2025) waived SHIP coverage with subsidized government coverage (i.e., MassHealth or ConnectorCare).

61 of 92 institutions (66.3 percent) reported that they provided information to their students about subsidized health plans available through MassHealth or the Health Connector.

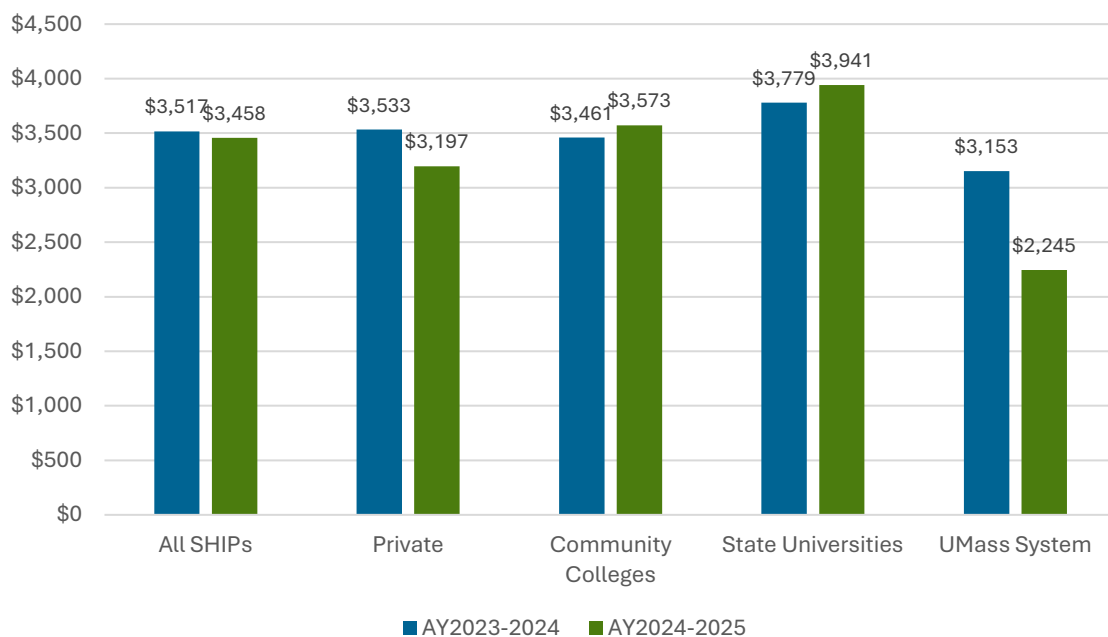
## Plan Cost, Design, and Benefits

### Cost

For AY 2024-2025, the average annual self-only premium for a SHIP was \$3,458, a decrease of 1.7 percent from AY 2023-2024 (\$3,517). This was 47.3 percent lower than the annual cost of an unsubsidized individual market silver plan available through the Health

Connector, which averaged \$6,567 in 2025.<sup>4</sup> Self-only SHIP premiums ranged from a low of \$1,825 per year to a high of \$9,845 per year. Notably, the average SHIP premium increased for community colleges and state universities but decreased for private universities and the UMass system. Figure 3 compares the year-over-year change in average annual self-only premium between types of institutions.

**Figure 3: Average Annual Premium Comparison, AY 2023-2024 and AY 2024-2025**



Nine of the 92 institutions (9.8 percent, up from 7.7 percent in AY 2023-2024) subsidized the SHIP premium for their students. Five of these institutions provided subsidies based on financial need, while one paid 100 percent of their students’ premiums. Of the remaining three institutions, one institution subsidized the SHIP premium for students who demonstrated they were transitioning to the SHIP from a Medicaid plan, and two institutions subsidized the SHIP premium for graduate student employees.

26 of the 92 institutions (28.2 percent, up from 15.4 percent in AY 2023-2024) charged an additional student health fee on top of the SHIP premium, ranging from \$105 to \$1,592.

## Carriers

In Massachusetts, there are four insurance companies that underwrite SHIPs: Aetna, Blue Cross Blue Shield of MA (BCBSMA), United Healthcare (utilizing the Harvard Pilgrim Health

<sup>4</sup> Calculated by the Health Connector as the average premium for an unsubsidized silver plan for a 21-year-old across all regions.

Care network), and Wellfleet. Over four-fifths (84.8 percent) of the institutions offered a plan underwritten by BCBSMA (78 institutions). The remaining one-fifth of institutions were split between the other three carriers: one with Aetna, eight with United Healthcare, and five with Wellfleet.

## Plan Design

Four out of 92 institutions were self-insured in AY 2024-2025: Northeastern University, Harvard University, Massachusetts Institute of Technology, and University of Massachusetts – Amherst. The remaining 88 were fully insured.

For AY 2024-2025, 18 institutions offered plans with no deductible, and the remaining 74 institutions offered a plan with a deductible. Among the institutions that had a deductible, the average individual deductible was \$487.50 (up 102.0 percent from \$241.38 in AY 2023-2024). The highest deductible was \$6,000.

Most institutions offered only individual coverage. However, 30 out of 92 institutions (32.6 percent, up from 26.4 percent in AY 2023-2024) offered coverage to a student's spouse and children. Among the institutions that offered coverage to spouses and children, the average number of spouses enrolled was 41 and the average number of children enrolled was 32.

## Plan Benefits

Each institution varied in the benefits they offered to their students through their respective SHIPs.

- Half (50.0 percent or 46 institutions) had an on-campus health center. Of these, 30 institutions did not bill the SHIP plan for services rendered at the on-campus health center.
- Nine out of ten (90.2 percent or 83 institutions) offered voluntary dental benefits.
- About a third (33.7 percent or 31 institutions) offered telehealth services through a separate telehealth vendor.
- Six institutions provided transportation resources for students to access care near campus.

## Plan Performance

Of the 92 institutions offering a SHIP, half (46 institutions or 50 percent) reported medical loss ratio data. The average reported medical loss ratio for AY 2024-2025 was 44.3%, down

from 84.9% in AY 2023-2024. Due to small enrollment numbers among several of the institutions, there was high variability in claims experience, as evidenced by the significant difference between academic years.

Most institutions reported zero grievances related to the operation of their SHIP. Over half (54 institutions or 58.7 percent) reported zero grievances. Of the institutions that did report grievances, the average number of grievances reported was 6.7. All of the 38 institutions that did report grievances reported the nature of the grievances as coverage of benefits, payment of claims, or both. No schools reported grievances related to cost of the SHIP or the waiver process.

## Conclusion

Though enrollment in SHIPs decreased from the previous academic year, SHIPs remain a significant source of coverage for over 117,000 students enrolled in institutions of higher education across the Commonwealth, offering comparatively more affordable premiums and more robust coverage than an unsubsidized Health Connector plan. In some cases, SHIPs may be the most affordable option for these students. Compared to AY 2023-2024, more students waived out of SHIP coverage with subsidized government coverage. SHIPs will become an even more important source of coverage in coming academic years as students in the Commonwealth may begin to lose access to affordable coverage due to immigration status, income, or new documentation requirements as a result of federal policy changes to eligibility for subsidized government coverage.