9 Things to Know About the Waiver Process
*We frequently receive questions related to these topics.*

1. **Waiver application**
   You can submit your waiver each term or for the entire academic year starting on May 1. You must submit a waiver each year -- renewals are not automatic.

2. **Waiver application status**
   After you submit your waiver(s), you will receive an email confirmation at the email address on file with your Registrar. If you do not receive the email confirmation, log in to the student portal to check your waiver status. **We will only review a dispute when you provide us with your email confirmation.**

3. **Deadlines**
   You can choose to waive the Student Health Insurance Plan by submitting evidence of a comparable insurance plan by **July 31** for Fall term or by **January 31** for Spring term.

4. **Comparable insurance**
   It is your responsibility (and not HUSHP Member Services) to determine if your alternate insurance coverage is comparable. Depending on the type of coverage your other insurance provides you may not be adequately covered in Massachusetts.

   We created a checklist to help guide you in determining if your insurance coverage meets the comparability test. **At a minimum, your insurance coverage must meet the Massachusetts regulations in order to waive.** [View waiver checklist](#)

5. **Pending waivers**
   You may be able to submit a waiver even if you don’t have all of your insurance information by the deadline. [Learn how to submit a pending waiver](#)

6. **Late fees**
   Avoid late fees by submitting your waiver before the deadline. Late fees cannot be appealed. [Late Fee Schedule](#)
7. Student Health Fee
Full time students studying in Massachusetts are not eligible to waive the Student Health Fee, even if they have other private insurance coverage. Read more about waiving this fee

8. Rescind your waiver
If you lose your insurance coverage during the term, you may be eligible to withdraw your waiver and enroll in the Student Health Insurance Plan. Official documentation is required. You can only submit a waiver rescind prior to the start of the term (before 8/1 for Fall term or 2/1 Spring term). Learn more about rescinds

9. Update your non-Harvard insurance
When there are changes to your non-Harvard insurance (such as having a new policy holder or new insurance carrier), it is important to provide us with these new details.

1. Verify that your new insurance plan is comparable to waive.
2. Update your information by completing an insurance update form on the student portal.
3. Inform Harvard University Health Services about these insurance changes by calling 617-495-5795.

Still have questions?
Find more information in our Frequently Asked Questions document.