

Dear Student,

Access to quality health care is an important pillar in CMU's commitment to health and well-being. University Health Services (UHS) has important information about the [medical insurance mandate](#) for students.

The Fall 2025 Open Enrollment period for students to enroll in or waive the CMU Student Health Insurance Plan (SHIP) is July 1 - August 22, 2025. Students must complete Open Enrollment each academic year; insurance enrollments and waivers do not carry over from the previous year.

[Student Health Insurance Fee in SIO](#)

- Your student account in SIO has been charged \$2,877, the annual placeholder charge for an August 1, 2025 - July 31, 2026 medical SHIP enrollment. During Open Enrollment, this does not indicate a SHIP enrollment.

[Enroll in the SHIP](#) (Coverage effective August 1, 2025 - July 31, 2026)

- You must have a valid U.S. mailing address to enroll in the SHIP. [Learn more](#).

[Waive the SHIP](#)

- To decline the CMU SHIP, your medical insurance must meet [university requirements](#) and be active as of August 1, 2025.

To fulfill CMU's health insurance mandate, you must complete the following before August 22:

- [Log into SIO](#), select Campus Life - Health Insurance.
- Click the *insurance portal* link.
- Choose the option to enroll in the CMU SHIP or apply for a waiver and submit required information.
- Click '**Confirm**' on the final page to complete your submission.
- If you need to make changes to your enrollment, you can access the insurance portal through SIO until August 22, 2025.

Important notes:

- **[SHIP Auto-enrollments](#) (not recommended):** If you do not enroll in the SHIP, or do not receive an approved waiver during Open Enrollment, you will be auto-enrolled in the medical SHIP and will incur a \$50 processing fee.
- **CMU employees:** Please check your SIO student account. If you are enrolled in a degree program and see a health insurance charge, reach out to us at shinsure@andrew.cmu.edu so we can adjust your account in SIO. You are not eligible to enroll in the CMU SHIP, nor are you required to submit a waiver application.

More information about the CMU SHIP can be found on the [University Health Services website](#). You can also contact our student health insurance team at shinsure@andrew.cmu.edu with any questions.

Take care and we look forward to a healthy year ahead!
University Health Services