

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 2026 Open Enrollment period for students to enroll in or waive the CMU Student Health Insurance Plan (SHIP) is July 1 - August 21, 2026. 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 \$3,093, the annual placeholder charge for an August 1, 2026 - July 31, 2027 medical SHIP enrollment. During Open Enrollment, this does not indicate a SHIP enrollment.

Enroll in the SHIP (Coverage year August 1 - July 31)

- You must have a valid U.S. mailing address to enroll in the SHIP. [Learn more.](#)
- Dental and vision plans are only available during Open Enrollment, or due to a [Qualifying Life Event](#).
- All enrollments are for a full coverage year (partial year enrollments are not offered). Students graduating in December or taking a leave later in the year have an option to cancel. [Learn more.](#)

Waive the SHIP

- To decline the CMU SHIP, your medical insurance must meet [university requirements](#) and be active as of August 1, 2026.
- Students who apply for and receive an approved waiver during Open Enrollment will have the insurance placeholder charge credited back to their account.

To fulfill CMU's health insurance mandate, students must complete the following before August 21 (parents and families cannot submit an enrollment or waiver on behalf of their student):

- [Log into SIO](#), select Campus Life - Health Insurance.
- Click the *insurance portal* link.
- Select a SHIP enrollment or 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 21, 2026.

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.

Find answers to [common questions](#) about student insurance or contact our student health insurance team at shinsure@andrew.cmu.edu for assistance.

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