

## Graduating Students Enrolled in SHIP FAQs

**Can I waive off SHIP if I graduate prior to 1/31/23?** As long as your conferral date prior to 1/31/23 is confirmed, you will be given the option to submit a request to waive Spring/Summer coverage. If you qualify, you will receive an email with a link to submit your request to waive Spring/Summer coverage.

**Can I stay enrolled in SHIP for the remainder of the coverage period (expires 8/11/23) if I graduate prior to 1/31/23?** If you were enrolled in SHIP for Fall 2022, you will automatically stay enrolled unless your conferral date is prior to 1/31/23 and you submit a waiver to remove the Spring/Summer coverage.

**What options do I have if I want to maintain SHIP even after 8/11/23?** The Vanderbilt SHIP plan offers a 3-month continuation plan for graduating students. In order to qualify for this coverage, students must have been enrolled in SHIP the semester prior. Also, when your student insurance terminates – you will be able to purchase individual coverage through the exchange as a qualifying event.

**My conferral date is after 1/31/23 - can I waive student health insurance with employer coverage that starts after January 1st?** In order to waive Spring/Summer coverage, you must provide proof of comparable coverage which is effective 1/1/23. If you cannot waive with comparable coverage, your enrollment in SHIP will expire August 11, 2023. You can then enroll via Qualifying Event with your employer's plan.

**I only need SHIP coverage for a short period of time as I am graduating in the first few months of the year – can I buy SHIP coverage for a only a few months?** The 22/23 SHIP plan is only offered on a semester basis. There is not an option to purchase less than Spring/Summer coverage which will expire August 11, 2023.