

2026-2027 Student Health Insurance Plan (SHIP) Comparison

All registered students are required to have health insurance coverage. Students may enroll in the university-sponsored student health insurance plan, or waive the student health insurance by providing proof of coverage under a comparable plan at universityhealthplans.com/tns by September 8, 2026.

What does my insurance plan need to cover?

Your plan's benefits must be comparable to the benefits of [The New School Aetna Student Health Insurance plan](#), but don't have to match exactly. The New School's Aetna plan covers preventive and routine care, illness and injury, urgent care and hospitalization, diagnostic and lab testing, gender-affirming care, mental health care, dental, vision, and prescriptions. If you have a diagnosed medical or mental health condition, make sure your insurance provides coverage for your treatment, as well as for any medications you take. Your plan must provide comparable in-network coverage for services like routine care, prescriptions, mental health and hospitalization; not just emergency services. If you are an international student on a visa, you must also make sure your plan meets your visa requirements.

Can I waive the student insurance with an HMO plan or out-of-state Medicaid?

In most cases, HMO plans and out-of-state Medicaid plans do not qualify for a waiver because they limit coverage to a specific area and typically only cover emergencies outside of your home state. Exceptions may be made for students who live and commute from nearby states such as Connecticut and New Jersey.

Can I waive the student insurance with a travel plan?

Travel insurance does not meet the waiver requirements because it is designed for short-term coverage and in most cases does not provide the same comprehensive benefits that the student plan offers. Travel plans often have insufficient coverage limits and limited provider networks.

Am I eligible for services at Student Health Services, the on-campus student health center, if I don't have the student health insurance?

Yes. All visits to Student Health Services are free of charge, but services such as lab work or prescriptions that are sent for processing outside of our office, will be billed to your insurance. You don't need to have the student health insurance to visit Student Health Services.

What mental health services does my insurance need to cover?

Student Health Services provides short-term mental health and counseling services, including talk therapy, support groups, walk-in support, and referral services. Psychiatric services are available to students receiving counseling at SHS. Our counselors can also provide referrals to community providers for ongoing care. It is important to make sure that your insurance plan includes in-network coverage for mental health services and prescription coverage in the New York City area, so you can continue treatment without high out-of-pocket costs or limited access to care.

How do I apply for New York Medicaid or Marketplace plans?

To apply for New York Medicaid, visit their [website](#) where you can check eligibility and enroll in coverage. To find information about eligibility or apply for a Marketplace plan, visit the [New York State of Health website](#).

STUDENT HEALTH SERVICES

Please refer to the chart below for more details. If you need additional assistance comparing your plan, please reach out to University Health Plans at info@univhealthplans.com.

POINTS OF COMPARISON	THE NEW SCHOOL, 2026-2027 AETNA	YOUR PLAN	NOTES
Annual cost for individual plan.	\$4,859	?	Comparable, self-purchased annual plan cost: \$4,500–\$10,000.
Unlimited maximum benefit per occurrence per year.	YES	?	Mandated benefit under healthcare reform.
Covers health care expenses at The New School Student Health Services and in the New York City area.	YES	?	Many HMO plans do not cover services outside the home area.
Covers you as long as you are a registered student at The New School.	YES	?	Most employer plans drop dependents at a certain age (26) or if a parent has a job change.
Covers pre-existing conditions.	YES	?	Mandated benefit under healthcare reform.
Covers medical evacuation, repatriation and travel assistance services.	YES	?	Required for students on J-visas.
Covers mental health services.	YES	?	The New School Plan provides coverage for both in-patient and out-patient mental health benefits.
Covers health care expenses anywhere in the world (while away from The New School for academics, research, work, or vacation).	YES	?	Many managed care plans will not cover services outside the U.S.
Includes national provider network (Aetna Student Health).	YES	?	Regional insurance companies may only have local networks.
Includes pharmacy coverage.	YES	?	The New School Plan provides prescription coverage through a national drug card program.
Covers dental and vision	YES	?	Many plans do not include dental and/or vision benefits, or require an additional premium to add these benefits