Mount Holyoke College Health Services Fees & Coverage - 2025-2026

	At Health Services					Pharmacy	Outside Hospitals & Providers		
	Clinical visits with RN, NP, MD	Physical Therapy + Allergy Shots	Immuniz-ations	Labs ordered at HS	Most medications, Supplies such as ACE wrap	Prescription medications	Radiology & Imaging (including CT scans, MRIs, nuclear imaging)	Urgent care & ER	Off-Campus Provider or Referral
MHC Student Health Insurance (SHIP)	Covered	Covered	Covered	Covered	Covered	Copay Medication tiers: $15 / $30 / $50	In-network: $250 Deductible then no charge Out-of-network: $300 Deductible then 20% coinsurance	UC in network - $25/visit ER - $250/visit, deductible does not apply	$25 copay in network $300 deductible out of network then 20% coinsurance
Home Insurance + "Prepaid MHC Plan"	Covered	Covered	Billed to student account	Covered	Covered	Copay & deductible as per home plan	Copay & deductible as per home plan	Copay & deductible as per home plan	Copay & deductible as per home plan
Home Insurance Only	Covered	Billed to student account	Billed to student account	Billed to student acct. Home insurance may reimburse.	Billed to student account	Copay & deductible as per home plan	Copay & deductible as per home plan	Copay & deductible as per home plan	Copay & deductible as per home plan

Insurance plan details are accessible directly from your insurance company - call the number on the back of your card or go online.

The Student Health Insurance Plan (SHIP) is a program of Blue Cross Blue Shield MA. Review your benefits, search for providers, get an ID card and more at gallagherstudent.com/mountholyoke. Quick link to plan details is here. Find in-network providers here.

The SHIP deductible is $250 for in-network services and $300 for out-of-network service, with a $6,000 out-of-pocket maximum.

Certain services (tests, medications, procedures) require pre-approval/prior authorization through BCBS MA.

Prescription drug benefits
At in-network retail pharmacies (up to 30 day supply) - Tier 1 $15 / Tier 2 $30 / Tier 3 $50
Through designated mail service pharmacy (up to 90 day supply) - Tier 1 $30 / Tier 2 $60 / Tier 3 $100

Additional Charges & Fees

Testing Costs[1]

In-Office Testing

Urinalysis $20
Urine pregnancy test $20
COVID-19 Rapid Antigen Test $20
Rapid strep swab $20
Influenza A and B swab $20
Mono spot $20
Glucose finger stick $20
Wet prep / microscopy $20
KOH skin microscopy $20
EKG $75

Quest - Send-out Labs

HIV 1,2 screening $51.35
Chlamydia $43.72
Gonorrhea $45.07
Chlamydia/Gonorrhea $80.14
RPR (syphilis testing)[2] $22.11
Thin prep pap smear (88175) $66.50
HPV DNA only swab (87621) $121.47
COVID PCR $111.23
CBC with diff $29.14
CBC $24.16
CMP $25.75
Ferritin $33.87
BMP $22.61
Hepatic function panel $22.08
Lipid panel[2] $67.19
TSH[2] $34.16
Ferritin $33.87
Hemoglobin A1C $37.13
Vitamin D 25-OH $225.59
Total testosterone $97
Estradiol $92

Medications & Supplies for Purchase

Medications[1]
$2
Ibuprofen 200mg x 20 tablets
25 cough drops

$5
Phenylephrine 1% nasal spray
Dry Eye relief

$8
Cold care kit
Plan B / levonorgestrel emergency contraception
Fluticasone propionate 50mcg nasal spray

$15
Miconazole (monistat)
Lice shampoo (RIT)

$20
Ketorolac injection & administration
Ceftriaxone injection & administration
Albuterol nebulizer solution & admin

$22
Ketotifen fumarate 0.025% eye drop

$40
Ella / ulipristal emergency contraception

$45
Nasal naloxone

Durable Goods[3]
$2 First aid kit
$4 Thermometer

Durable Goods[1]
$5 Cold/hot pack
$5 ACE bandage
$10 ankle sleeve
$10 sling
$15 cane
$15 wrist splint
$15 surgical shoe
$20 ankle brace
$20 thumb spica brace
$20 knee brace/sleeve
$35 crutches
$50 knee immobilizer

Misc[1]
$15 - Injection administration fee

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[1] Charge for students without SHIP or Prepaid MHC Plan
[2] May be ordered with "reflex" - if this test is abnormal, an additional lab test will be run (i.e. Free T4, HPV testing)
[3] Everyone is charged for these

Financial Assistance

For students who have difficulty covering deductibles, or other out of pocket health care expenses, you can apply for emergency funding support through the following resources:

Division of Student Life Emergency Funds - Please reach out to Student Life for the Safety Net Fund details, or call 413-538-2550

McCulloch Center has additional resources for International Students - Please reach out to the McCulloch Center for emergency fund details

Learning About Health Insurance

Health Insurance 101 Videos from the Gallagher Student about health insurance and coverage

- Using Your Health Plan (1) - YouTube
- Using Your Health Plan (2) - YouTube
- Deductibles, Coinsurance and Copays - YouTube
- Coverage Types for College Students - YouTube

Understanding Healthcare Costs and Lingo

Copay = Payments you make each time you get a medical service (appointment, medication, etc). Example: insured person pays $25 copay at every appointment with gynecology, insurance pays the remainder of the visit cost

Deductible = How much you have to spend for covered health services before your insurance company begins to pay for medications, treatment, and care. Example: Insured person pays all healthcare costs up to a $250 deductible, after they have paid $250 their insurance will cover subsequent services at a certain percentage.

Coinsurance = Applies after you complete the deductible. This is a percentage of the service's cost that you are responsible for. Example: A test costs $100. After meeting your deductible, 80% of this test ($80) is covered by your insurance, and you are responsible for the cost of 20% of this test ($20).

"Copay & deductible as per home plan" = This means your insurance is billed as it would be at home, and you are responsible for copays and/or deductibles as detailed in your home plan. You can typically call the phone number on the back of your member card for plan details.