

Student Business Office

Rush Medical College Student Health Insurance Plan 2025-2026 Frequently Asked Questions- M1s starting summer 2025

Important Note: If you are voluntarily enrolling in the Student Health Insurance Plan and require your coverage to begin without delay, please ensure your enrollment is submitted as early as **June 18**.

If no action is taken, you will be **automatically enrolled** in the plan. However, please note that your enrollment information will not be transmitted to Academic HealthPlans (AHP) until after the open enrollment and waiver period concludes on **September 30**. In this case, your coverage will be retroactively effective as of **Tuesday, July 1**.

To ensure your account is coded correctly and your enrollment is processed promptly, we kindly ask that you follow the enrollment instructions provided below.

How do I submit a health insurance waiver?

To waive the student health insurance, click on <https://rushmed.myahpcare.com/>

Instructions:

- Click on the Waive tab
- Click on "To waive or Enroll Student Coverage: Click Here"
- Login ID: Student ID number (including the leading zeroes (00))
- Password: Date of Birth (MMDDYYYY) or if you have changed your password in the past, use the one you have created previously

- Click on the BLUE "WAIVE" button from the "I Already Have Insurance." Section.
- Once selected, you will be taken to the waiver form where you will enter your current alternate insurance information. You will be required to attach a scanned copy of the front and back of your alternate insurance ID card. After selecting the "Submit Waiver" button, the waiver system will send an auto generated submitted email advising you that you have successfully completed the waiver submission and to allow a reasonable time for the review of your submission.

PLEASE NOTE: If you do not receive the auto-generated email right after you submitted your waiver, that means it did not go through and you will need to try again.

- You will receive an email from AHP if your waiver has been approved or denied.

I am submitting a waiver, what effective date does my proof of alternate coverage need to have?

Alternate insurance policies must have an effective date no later than: Tuesday, July 1.

How do I enroll in the student health insurance plan?

To enroll in the student health insurance plan, click on <https://rushmed.myahpcare.com/>

Instructions:

- Click on the Enroll/Cost tab
- Under the Medical College drop down, click on the "Click Here to Enroll Yourself" button
- Login ID: Student ID number (including the leading zeroes (00))
- Password: Date of Birth (MMDDYYYY) or if you have changed your password in the past, use the one you have created previously
- Click on the GREEN Button "**ENROLL- Click Here**"

What is the annual cost of the student health insurance?

2025-2026 approximate annual rates for Rush University student health insurance:

- Single - \$7,016 for new M1s
- Each dependent - \$7,016 additional

When does the coverage start?

The annual coverage for M1s starts on Tuesday, July 1.

How can I add dependents?

Visit: <https://rushmed.myahpcare.com>

- Click on “Enroll/Cost” tab

Under the Medical College drop down, click on the “Click Here to Enroll” button to enroll your dependent(s) in the Student Health Insurance. Premium for your dependents will be billed on your student account.

Where can I see the plan details?

Please visit: <https://rushmed.myahpcare.com>

- Click on “Benefits”

Is vision and dental included in the plan?

Optional Dental:

The Rush University student health insurance does not include dental. Dental coverage will be sold on a voluntary basis and can be purchased independently of medical coverage. Students who purchase dental may purchase dependent dental coverage. Dependent dental coverage cannot be bought without corresponding student dental coverage.

- Purchase online via AHP enrollment Link- This optional plan is through BCBSIL BlueCare Dental
- Pay AHP directly

- You can purchase dental during the fall and spring/summer student health insurance open enrollment period only

Optional Vision:

The Rush University student health insurance does not include vision. There is an optional vision coverage that you can purchase online via AHP website with BCBSIL BlueCare Vision enrollment link.

Students may view and enroll in these plans by visiting:

- [Rush Medical College | Enhanced Products \(myahpcare.com\)](https://myahpcare.com)

- You can purchase vision during the fall and spring/summer student health insurance open enrollment period only

If you choose to enroll in either of these add-on plans, you will be responsible for paying the premiums directly to AHP; RUSH will not bill your student account.

How is the student health insurance billed?

All tuition and fees are billed to your student account. You will see the additional AHP insurance charge under the Fees Section of your online statement.

How can I view my student account?

Your student account can be viewed online:

1) Click the link below to enter the Rush University Student Finance self-service:

<https://ruconnectedss.rush.elluciancloud.com/Student>

2) Click on the Financial Information box

Once you login, please click on "Student Finance"

When does the summer billing begin?

Billing for new M1 students for the **Summer 2025** term is expected to begin the week of **June 16, 2025**.

I submitted a waiver, and it was approved, why do I still see the insurance charge on my account?

If you see the insurance fee on your bill but your waiver has been **verified and approved**, please note that the charge may still appear temporarily. It will be removed **within ten business days** from the date you receive your approval email from **Academic HealthPlans (AHP)** and after billing begins for the **Summer 2025** term.

When is my tuition and insurance payment due?

Tuition and fees—including the Student Health Insurance fee—are always due on the **first Friday of the academic term**. For the **M1 Summer Term**, the payment due date is **Friday, July 11, 2025**.

For payment due dates and options, please visit:

<https://www.rushu.rush.edu/student-life/student-affairs/student-business-office/payment-due-dates-options>

If you have any additional questions that were not answered in the FAQ's, please contact the Student Business Office at sbo@rush.edu

For enrollment and eligibility questions, please contact AHP at (855) 343-8388 or visit <https://help.ahpcare.com/>.

If you are currently enrolled in the student health insurance plan and have benefit and claim questions, please contact BCBSIL at (855) 267-0214.