

Duke University 2026–2027
Student Medical Insurance Plan
Frequently Asked Questions



Student Health &
Special Risk



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Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 https://www.gallagherstudent.com/duke click "Help Center"
ID Cards, Claims, and Tax Forms	Aetna Student Health	www.aetnastudenthealth.com/duke (877) 480-4161
Preferred Provider Network	Duke Health, WakeMed & THN-Cone Health network and Aetna OA Managed Choice network	www.aetnastudenthealth.com/duke Click "Find care" (877) 480-4161
Participating Pharmacies	Aetna Student Health	www.aetnastudenthealth.com/duke Click "Find care" (877) 480-4161
Worldwide Assistance Services (Medical Evacuation and Repatriation)	OnCall International	(866) 525-1956 when in the U.S. and Canada Call (603) 328-1956 collect when traveling outside the U.S. and Canada
Telehealth Services	CVS Virtual Care	www.CVS.com/virtual-care

Important Note –

The 2026-2027 student medical insurance plan will now be administered by Aetna Student Health. **Due to this change, all students enrolled in the Student Medical Insurance Plan (SMIP) will be issued a new subscriber number.** Your subscriber number will be a unique ID number assigned to you by Aetna. You can obtain your Aetna ID Card from the Aetna Student Health www.aetnastudenthealth.com or from the Aetna Health App [Aetna HealthSM app](#). **Please ensure your providers and pharmacy are aware of this change.**

Getting Started

How do I log into the portal to enroll in or waive the Student Medical Insurance Plan (SMIP)?

1. Visit <https://www.gallagherstudent.com/duke> or use the QR code below.



2. Under “Profile,” click “Log In” and enter your student login credentials.

How do I enroll?

International and PHD Students:

No action is needed as you are automatically enrolled in the student medical insurance plan (SMIP). To view your coverage details:

1. Go to <https://www.gallagherstudent.com/duke> or use the QR code above.
2. Scroll down and follow the login Instructions.
3. View “Account Details,” found on the lower left side of landing page.

Domestic Students:

1. Go to <https://www.gallagherstudent.com/duke> or use the QR code above.
2. Scroll down and follow the login instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent.

*Please note that students who do not submit a waiver by the **September 15, 2026** deadline will be automatically enrolled.*



How do I enroll my dependents?

1. Go to <https://www.gallagherstudent.com/duke> or use the QR Code.
2. Scroll down and follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form to enter and enroll your "dependent spouse/partner" and/or "dependent children."
5. Enrollment confirmation will be sent.

Note: *If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.*

Waiving SHIP Coverage

Please note: If you are an international student holding an F1 or J1 visa, enrollment in the SMIP is mandatory.

To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets Duke University's waiver requirements.

- The student does not hold an F1 or J1 visa.
- Plan must be in compliance with the Affordable Care Act (ACA Compliant)
- The claims administrator of the plan is based in the United States, has a U.S. telephone number and address for submission of claims, and the insurance policy has not been issued outside the U.S.
- The policy is not a traveling policy.
- The plan provides unlimited emergency and non-emergency routine health care and mental health benefits in the Durham, NC area, including at Duke Medicine. *(In order to meet these criteria, your plan must provide in-network benefits at Duke Health facilities for the following services: Primary Care Doctors office visits, Specialty office visits, Preventative care office visits, Lab services, X-rays, and imaging)*
- The plan provides inpatient and outpatient mental health care (with at least 30 visits per year) with chemical dependency benefits that are comparable to the coverage provided by the Duke SMIP.
- The plan provides unlimited coverage for prescription medication.

To submit a waiver:

1. Go to <https://www.gallagherstudent.com/duke> or use the QR code below.



2. Scroll down and follow the login instructions.
3. Click on the “Waive” button under “Plan Summary.”
4. You will need your health insurance information.

Note: Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

How do I enroll if I already waived?

If you successfully waived SHIP coverage but decide to enroll at a later date, you can cancel the waiver form after it's been submitted by following the directions below. This must be completed prior to September 15, 2026.

1. Go to <https://www.gallagherstudent.com/duke> or use the QR code above.
2. Follow the login instructions.
3. Navigate to “Account Details.”
4. Click “Click Here to Rescind Your Waiver.”
5. Click “Rescind My Waiver.”

Note: Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after September 15, 2026.

If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

If you waive SHIP and then lose coverage, you can enroll in the plan. Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

To initiate the Qualifying Life Event process:

1. Go to <https://www.gallagherstudent.com/duke> or use the QR code below.
2. Follow the login instructions.
3. Click on “Enroll-Qualifying Life Event.”
4. Complete the online form and upload the required supporting document, such as the loss of coverage letter from your prior health insurance company showing your name and the last day of coverage.

Note: Read the form carefully as it contains very specific information on the Qualifying Life Event process.

Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP, you will remain enrolled in the plan for the full coverage period. You have no option to terminate coverage unless you enter the armed forces. In that case we will refund — or your student account will be credited — a pro-rated share of your premium.

Where can I get more information about my plan?

Go to <https://www.gallagherstudent.com/duke> or use the QR code below.



Have changes been made to this year’s plan?

Aetna Student Health is the new medical insurance carrier. To get detailed benefit and provider information please visit www.aetnastudenthealth.com/duke

Am I still covered while traveling? When studying abroad?

Yes, your plan covers you wherever you are. If you are enrolled in SMIP and paid the premium, you'll be covered. Your plan also provides you with 24-Hour Worldwide Travel Assistance, which includes services ranging from a lost passport to helping with emergency medical assistance or arranging emergency medical evacuation or repatriation of remains. It's important to contact **On-Call International (866-525-1956)** before making arrangements on your own. Otherwise, these services will not be covered.

Other information about seeking medical care abroad:

- Always keep a copy of your SHIP ID card with you.
- Save a copy of the plan brochure and/or bookmark your student health website.
- If you get sick while abroad, you will likely need to pay for your care first and then submit bills for reimbursement. Your covered expenses will likely be considered an out-of-network expense.
- Include a letter informing the claims administrator you already paid for the healthcare service and need to be reimbursed.
- Write your name, ID number, address and school name on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.