2025-2026 DSGHP Waiver Requirements

A student's insurance must include the following in the **Hanover, NH area:**

Plan must be **compliant** with the Affordable Care Act (ACA), **and** include the following 10 Essential Health Benefits:

- Outpatient Care (ambulatory patient services)
- Emergency services
- Hospitalization (treatment for inpatient care)
- Inpatient & outpatient mental health services and addiction treatment
- Prescription drugs
- Maternity and newborn care
- Rehabilitative services & devices
- Laboratory services
- Preventative services, wellness services, and chronic disease treatment
- Pediatric services

Routine and emergency care

Treatment for pre-existing conditions (with no waiting periods)

Plan must have a claims administrator based in the U.S., with a U.S. telephone number and address for submission of claims, insurance policy that was issued in the U.S., and be registered with at least one of the U.S. states insurance systems. (**International plans do not qualify**. **Plans underwritten by a company outside of the U.S. do not qualify.)**

Plan must be in effect, or renewable, from August 1, 2025 for first year students, September 1, 2025 for returning students, through August 31, 2026.

STUDENT ATHLETES: If your insurance/health plan has an out-of-pocket maximum above $4500, please contact Athletics.

Before filing a waiver, please consider:

· HMO plans from other states may not provide non-emergent coverage in the Hanover, NH area, and therefore may not meet Dartmouth's insurance requirements, as they may not cover routine or specialty medical care provided outside of the state in which they were purchased.

· Medicaid plans often provide little or no coverage for care outside of the state in which they are issued. Dartmouth College Health Service providers are not able to order tests, refer to other providers or prescribe medications to Medicaid covered students at this time.

· Students who expect to participate in intercollegiate sports should also review their policy carefully before waiving out of the DSGHP, as injuries sustained in an NCAA practice or event are not covered by some policies. The DSGHP provides the same coverage for athletic injuries as any other injury.

For further information about the student's plan and the coverage for services provided in the Hanover, NH area, please contact you insurance carrier.