Comparable Coverage Defined

Per Massachusetts state guidelines, to be considered comparable coverage, the coverage provided must include:

- Reasonably comprehensive coverage of in-patient and out-patient hospital and physicians’ services
- Be reasonably accessible to the student in the area were the student attends school*
- Coverage for non-emergency health care, lab tests, x-rays, and other services where the student attends school*
- Coverage dates from at least the first day of classes until at least August 31 of the next calendar year

If you have a plan that requires you to use network doctors and services, and the network is not close to your school, then you are not covered. Emergency coverage is not enough to qualify.

The following health insurance plans are not considered comparable coverage:

- MassHealth Limited
- Health Safety Net
- Children’s Medical Security Plan
- Some out-of-state Medicaid plans
- Insurance plans from outside of the U.S. and coverage by foreign National Health Service programs
- “Uncompensated Care Pool” coverage

It is the student’s responsibility to determine whether they are covered under a comparable insurance plan. Only the student can complete the online waiver that certifies that they have comparable coverage per state law. GCC staff members are not permitted to complete and submit waivers on behalf of students.

* If a student is taking classes remotely from another state or country, the area where the student is physically for these classes is considered the location where the student attends school. Students in this situation are eligible to waive the health insurance charge if they have comparable, out-of-state insurance.

Note: If you waive the health insurance under these conditions in the fall, but return to in-person learning in the spring, you may be required to waive the health insurance charge again. Your out-of-state insurance may not be reasonably accessible in the state of MA where you would be taking in-person classes. We are required to verify that you still have comparable coverage if you return for in-person learning.