Health Insurance Waiver Step-by-Step

The online waiver is done through a third party. Due to Gallagher’s site update, all students will need to create login credentials. Your GCC login credentials will not work for this site.

Accessing the Gallagher Website
- Go to our website: www.gcc.mass.edu/billing/
- Click on the Health Insurance tab
- Scroll down to find a blue button that will link you to the Gallagher website. Click on this button.
- Create an account. **All students will need to create an account for the 2022-2023 school year, even if you have completed the waiver with Gallagher in the past.** This is due to their site update.

Creating a Gallagher Account
- In the Profile box, enter your student email address and click Sign Up
- Complete the User Registration form. If you do not know your student ID, please contact us.
  - Password requirements: At least 1 upper case letter, 1 lower case letter, 1 special character, 1 numeric character, 8 – 20 characters
- Click Create an Account
- Gallagher will send you a verification email to the email address you provided. Verify your email to view your Gallagher profile, review coverage options, and waive your student health insurance.

Waiving the Student Health Insurance
- From your Dashboard page, scroll to find the box labeled Plan Summary
- Click the yellow Waive button
- Review the Important Considerations section and check the box confirming that you understand the terms
- There is a section available if someone else is completing the waiver on the student’s behalf. They can enter their name and email and receive a confirmation email. If the student is completing the waiver themselves, they can enter an additional personal email or enter the email of someone else (e.g., parent or spouse) so that the other party can receive a copy of the confirmation email.
- Complete the section regarding your health insurance and subscriber information
- Click Continue
- Click Complete & Submit
- An email confirmation will be sent to the email address(es) entered. Review the message and save it for your records.

Waivers are processed within 2 to 3 business days of submission.

If you have any questions about completing your health insurance waiver, call or email the Student Financial Services Office at (413)775-1301 or sfs@gcc.mass.edu.