Student Health Plan Plus (SHP+)

Cornell’s Student Health Plan Plus (SHP+) provides platinum-level health insurance coverage – plus dental and vision coverage – to eligible Cornell students for no annual fee.

SHP+ members are enrolled in two plans simultaneously: a Cornell student health plan administered by Aetna Student Health, and Fee-for-Service (aka “regular”) Medicaid provided by the New York State Department of Health (NYSDOH). Cornell’s office of Student Health Benefits coordinates plan enrollment and customer service on behalf of Cornell members.

Coverage dates

• Annual: August 1 - July 31
• Spring semester only: January 1 - July 31
(available only to new spring admits)

Enrollment deadlines are prior to the start of the plan year. Please see below.

Eligibility & enrollment

You are eligible to participate in SHP+ if you are:

• a full-time Cornell University undergraduate, professional, or self-paying graduate student enrolled on the Ithaca campus
• a New York State resident
• enrolled in (or eligible for) Medicaid in New York State

International students: In rare cases, international students may be eligible for SHP+, but are strongly advised to consult with Global Cornell before applying.

Dependents: Student dependents (spouses, partners, children) are not eligible to enroll in SHP+.

To enroll, or to inquire about eligibility, contact Student Health Benefits’ SHP+ coordinator at shp-medicaid@cornell.edu or 607.255.5467.

Plan member essentials

Available at studenthealthbenefits.cornell.edu:

• Download and print your SHP+ ID card and keep it with you at all times.
• Print a copy of your Summary of Benefits and Coverage for the most vital information about using SHP+. Refer to your Certificate of Coverage for complete plan details.

Plan details are reviewed and recommended each year by Cornell’s Student Health Benefits Advisory Committee, a group of student representatives, university administrators, and health services staff.

The Student Health Plan Plus (SHP+) ...

• Has no annual fee / premium for students (the premium is fully covered by the NYSDOH)
• Has cost-shares (e.g., copays and coinsurance) resembling Medicaid (no charge for medical care, mental health care, and routine dental and vision care when seeing a participating provider)
• Fully meets (and exceeds) Cornell’s health insurance requirements
• Provides coverage 24 hours a day, anywhere in the world
• Includes coverage in the national network with any Aetna participating provider (including Cornell Health)
• For students in Ithaca, provides coordination of services by Cornell Health staff and a provider network that includes the local hospital
• Includes dental and vision benefits with participating providers
• Covers pre-existing health conditions
• Guards against catastrophic expenses
• Meets or exceeds all Federal, State, and American College Health Association standards for health insurance
• Exceeds the requirements of the U.S. Affordable Care Act
• Includes world-wide travel assistance and emergency air transportation service
• Provides convenient assistance with enrollment and claims submission through the Student Health Benefits

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Using SHP+

Using SHP+ at Cornell Health (Ithaca)

Cornell Health is the primary care provider for students in Ithaca, including those enrolled in Cornell’s Student Health Plan Plus (SHP+).

SHP+ members have no copay for the following services at Cornell Health:

- medical, counseling, nutrition, and physical therapy visits
- x-rays, procedures, and lab tests performed at Cornell Health
- prescriptions filled at the Cornell Health Pharmacy

Visit health.cornell.edu to learn more about Cornell Health’s services, and any additional charges that may apply.

Using SHP+ anywhere in the U.S.

When seeking medical, mental health, dental, or vision care anywhere in the United States, plan members have no copay when using Aetna participating (“in network”) providers.

Finding participating providers:

- Visit studenthealthbenefits.cornell.edu.
- Click on the “DocFind” link under “For Plan Members” on the homepage.
- Enter the zip code for where you want to receive care.
- When prompted, select “Student Health Medical Plans / Open Choice PPO” as the plan type.

Please note:

- Non-participating providers are also covered, usually with a $400 plan year deductible and then a 30% co-insurance.
- Referrals are not required to see specialty care providers.

Using SHP+ outside the U.S.

SHP+ provides high-quality health insurance coverage anywhere in the world.

When traveling abroad, you can see any health care provider you wish, and your claims will be reimbursed at the participating provider level (100% reimbursement). With most international health claims, you’ll need to pay for services at the time of care and then submit receipts to Aetna for reimbursement. We can help you with this process; please contact us for assistance.

Don't forget to register your travel with Cornell's Travel Registry (travelregistry.cornell.edu) to stay connected to emergency communications and travel insurance.

Worldwide travel assistance (U.S. & abroad)

Whenever you’re more than 100 miles from home – in or outside of the United States – you have access to SHP+’s emergency worldwide travel assistance services.

Program features include 24-hour assistance finding medical services, making emergency travel arrangements, and replacing prescription drugs, plus medical evacuation and repatriation.

Learn more on studenthealthbenefits.cornell.edu.

Contact information

Please contact us if we can be of assistance. We're here to help!

Student Health Benefits
Cornell Health, Level 4
110 Ho Plaza
Ithaca, NY 14853
Phone: 607.255.5467
Email: shp-medicaid@cornell.edu
Web: studenthealthbenefits.cornell.edu