



Student Insurance Rates 2026-2027

Please see the final student insurance rates for 2026–2027, covering undergraduate, graduate, medical, PhD, visiting, non-degree, certificate students, and trainees. Rules & eligibility outlined in [Student Health Insurance Policy](#).

Important Change for 2026–2027

PhD students will see a higher medical insurance rate than non-PhD students for the upcoming plan year. This reflects a targeted subsidy strategy in which the University is capping the increase for self-pay non-PhD students at 10% to reduce out-of-pocket impact. PhD students continue to have their health insurance premiums covered by their division during their guaranteed funding period.

PhD Insurance Premiums (2026–2027)

| | Annual (8/15 – 8/14) | Fall (8/15–12/31) | Spring (1/1–8/14) | Summer (7/1–8/14) |
|---------|-------------------------|----------------------|----------------------|----------------------|
| Medical | \$3,936 | \$1,476 | \$2,460 | \$492 |
| Dental | \$230.04 | \$86.27 | \$143.78 | \$28.76 |
| Vision | \$26.90 | - | - | \$26.90 |

Non-PhD Insurance Rates (Non-PhD Student Populations)

| | Annual (8/15 – 8/14) | Early Fall (8/1 – 12/31) | Fall (8/15–12/31) | Spring (1/1–8/14) | Summer (7/1–8/14) |
|---------|-------------------------|-----------------------------|----------------------|----------------------|----------------------|
| Medical | \$3,624 | \$1,510 | \$1,359 | \$2,265 | \$453 |
| Dental | \$257.40 | \$107.25 | \$96.53 | \$160.88 | \$32.18 |
| Vision | \$59 | - | - | - | \$59 |

Voluntary (self-pay) coverage is paid directly to Academic Health Plans (AHP) and is not billed through SIS.

BSPH PhD Student Insurance Premiums (2026–2027)

| | Annual (8/15 – 8/14) | Term 1 (8/15–10/31) | Term 2 (11/1–12/31) | Term 3 (1/1-3/31) | Term 4 (4/1–8/14) |
|---------|--------------------------------|-------------------------------|-------------------------------|-----------------------------|-----------------------------|
| Medical | \$3,936 | \$820 | \$656 | \$984 | \$1,476 |
| Dental | \$230.04 | \$230.04 | - | - | - |
| Vision | \$26.90 | - | - | \$26.90 | - |

Dental insurance for PhD students at BSPH is billed annually in Term 1 at \$230.04.

BSPH Non-PhD Insurance Rates (Non-PhD Student Populations)

| | Annual (8/15 – 8/14) | Term 1 (8/15–10/31) | Term 2 (11/1–12/31) | Term 3 (1/1-3/31) | Term 4 (4/1–8/14) |
|---------|--------------------------------|-------------------------------|-------------------------------|-----------------------------|-----------------------------|
| Medical | \$3,624 | \$755 | \$604 | \$906 | \$1,359 |
| Dental | \$257.40 | \$53.63 | \$42.90 | \$64.35 | \$96.53 |
| Vision | \$59 | - | - | - | - |

For questions regarding premiums or enrollment, contact JHUStudentBenefits@jhu.edu.