



Exchange Visitor Insurance Requirement

Why Exchange Visitors Must Have Health Insurance

Exchange visitors are advised not be in the US without sufficient health insurance. Health care and medical service in the U.S. is generally not socialized, but rather is an expense assessed to the individual receiving the health care service. Health care (such as visiting a doctor, hospitalization, medical lab tests, etc.) can cost thousands of dollars. Health insurance provides coverage for a certain level of medical care expenses, and in some cases, may be required by medical care providers before they agree to treat a patient.

As a J-1 Exchange Visitor, you are required by the US government to have health insurance which meets the following minimum criteria for yourself and your J-2 dependents for the full duration of your time in the US in your J visa status. If you willfully fail to have this insurance, we are required by US government regulations to terminate your J program status and report this to the Department of State that oversees this visa program. You may purchase your health insurance policy after you arrive in the US (our university has several insurance programs you can select) but you should also ensure that you have health insurance coverage during the time you leave your home country, arrive in the US and the date you officially begin your exchange program. This date is noted on your DS-2019

Minimum Insurance Requirements

Minimum coverage shall provide:

- (1) Medical benefits of at least \$50,000 per accident or illness;
- (2) Repatriation of remains in the amount of \$7,500;
- (3) Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000; and
- (4) A deductible not to exceed \$500 per accident or illness.

*Note: If a particular activity is a required part of your exchange program, your insurance must cover injuries resulting from your participation in that activity.

An insurance policy secured to fulfill the requirements of this section:

- (1) May require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards;
- (2) May include provision for co-insurance under the terms of which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness; and
- (3) Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be:

- (1) Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, a Weiss Research, Inc. rating of B+ or above
- (2) Backed by the full faith and credit of the government of the exchange visitor's home country; or

- (3) Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or
- (4) Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.