

Department of State Mandatory J-1 Insurance Regulations

U.S. Government regulations governing J-1 Exchange Visitor visa status requires health insurance coverage for the J-1 and each J-2 dependent. This coverage must be in effect during the duration of the exchange program and must meet the minimum requirements. J-1 Exchange Visitors and their dependent(s) also may be subject to the requirements of the Affordable Care Act.

Insurance Requirements [from 22 CFR 62.14]:

A. Sponsors shall require each exchange visitor to have insurance in effect which covers the exchange visitor for sickness or accident during the period of time that an exchange visitor participates in the sponsor's exchange visitor program. Minimum coverage shall provide:

- (1) Medical benefits of at least \$100,000 per accident or illness;
- (2) Repatriation of remains in the amount of \$25,000;
- (3) Expenses associated with medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000; and
- (4) A deductible not to exceed \$500 per accident or illness.

B. 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 percent of the covered benefits per accident or illness.

C. Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B+" or above; a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investor Services rating of "A3" or above; It is your responsibility to confirm with the insurance company that they meet these criteria.

Below is a list of companies in the United States that offer health insurance plans to exchange visitors. These organizations can provide coverage for respective eligible dependents as well. Anyone who might be considering purchase should check websites whenever possible to determine if plans are available to meet their needs. Some plans offer enrollment and payment via the Internet.

** Please note that this list is for informational purposes only; it does not represent any endorsement by IIE.*

All Aboard Benefits

1-800-462-2322

www.allaboardbenefits.com

Associated Insurance Plans International, Inc.

1-800-452-5772

www.a-i-p-i.com

CMI Insurance Specialists

1-800-586-0753

1-410-583-8244 fax

<http://www.cmi-insurance.com>

CareMed International Travel Insurance

1-855-547-6499

<http://caremed-travel.net/>

Collegiate Care+

1-888-301-9289

<http://www.trawickinternational.com/Plan/Individual>

Harbour Group

1-800-252-8160

www.hginsurance.com

International Educational Exchange Services

1-866-433-7462

www.foreignsure.com

ISO Student Health Insurance

1-800-244-1180

www.isoa.org

New England Benefits Services

1-800-335-0003

www.nebenefitservices.com

Scholastic Insurance Services, Inc.

1-818-610-0660

sismed@pacball.net [email]

Gateway International

1-800-282-4495

www.gatewayplans.com

Travel Insurance Services

1-800-937-1387

www.travelinsure.com

United Healthcare Student Resources

1-800-767-0700

<https://www.uhcsr.com>