

Minimum Insurance Requirements for J-1 Exchange Visitors

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 the 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.

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 (6 months or less)
- (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 fulfill 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, or such other rating as the Agency may from time to time specify; or
- (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.

In addition to these requirements, J-1 scholars and their J-2 dependents may be subject to the requirements set forth by the Affordable Care Act: <https://www.healthcare.gov/fees/plans-that-count-as-coverage/>.

Periodically, ISSS will ask to confirm your enrollment in health insurance coverage by requesting copies of your insurance documentation (insurance card, Insurance Certification, etc.), however, **compliance is your responsibility**. The monthly cost of health insurance ranges from an average of \$125.45 per month to \$668.20 per month depending on the policy's coverage, your age and the number of J-2 dependents you have – please budget accordingly!