

THE J EXCHANGE VISITOR PROGRAM HEALTH, MEDICAL EVACUATION, AND REPATRIATION INSURANCE REQUIREMENT

This information sheet is designed for J-1 Exchange Visitors and their dependents. It explains the need for health, repatriation, and medical evacuation insurance in the United States and outlines the minimum provisions of the coverage required of every person in J-1 status and any dependents that are in J-2 status. It also defines some of the terms generally used in discussions of health insurance.

As a J-1 Exchange Visitor in the U.S. you must carry health insurance that meets the following minimum criteria for yourself and your J-2 dependents for the full duration of your time in the U.S. in J visa status. Government regulations state that if you willfully fail to carry the minimum coverage of health insurance for yourself and your J-2 dependents, your J-1 sponsor must terminate your program and report the termination to the Exchange Visitor Program (EVP), the government office located in the Department of State that controls this visa program.

You may purchase the required insurance policy after you arrive in the U.S., but if you choose to do so, you should purchase traveler's insurance to guarantee coverage until your policy in the U.S. takes effect. Be sure your traveler's insurance covers accidents and illness while you travel, and is not just financial insurance against cancellation of your trip.

REQUIRED INSURANCE SPECIFICATIONS

The specific text of the following information appears in the Exchange Visitor Regulations, Title 22 of the Code of Federal Regulations, on the [Department of State web site](#). Scroll down to Section 62.14 for the full text.

Summary of the requirements.

1) *Medical Benefits*. The policy must provide medical benefits of at least US\$50,000 per accident or illness.

2) *Repatriation of Remains*. The policy must provide repatriation of remains benefits of at least

US\$7,500. If you should die in the U.S., this will provide support to return your remains to your home country.

3) *Medical Evacuation.* The policy must provide medical evacuation benefits of at least US\$10,000. If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay at least the amount mentioned above for travel to your home country.

4) *Deductible Limit.* The policy must have a deductible of no greater than US\$500 per accident or illness. Most insurance policies require you to cover part of your health expenses yourself before the company pays anything. Your part is called the deductible.

5) *Co-insurance Limit.* The policy must have a co-insurance payment of no greater than 25% or less per accident or illness of the covered benefits. Usually, even after you have paid the deductible, an insurance policy pays only a percentage of your medical expenses. The remaining portion, which you have to pay, is the co-insurance.

6) *Acceptable Kind or Source of Insurance Coverage.* The policy must meet one of the following minimum rating requirements established by the EVP:

* an A.M. Best rating of "A-" or above or

* an Insurance Solvency International, Ltd. (ISI) rating of "A-" or above or

* a Standard & Poor's Claims-paying Ability rating of "A" or above or

* a Weiss Research, Inc. rating of B+ or above,

OR

Be part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor,

OR

Be offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined the Health Care Financing Administration of the U.S. Department of Health and Human Services,

OR

Be backed by the full faith and credit of your home country's government.

IMPORTANT: Many insurance policies contain language saying they will not pay for certain conditions. These limitations are called exclusions. Please see the information on "Exclusions" below.

INSURANCE OPTIONS

The following information explains insurance policies available to those affiliated with WCU as students or international scholars. Remember that the J EVP requires 3 kinds of insurance:

- 1) "health" insurance to help pay for usual medical care, illnesses, and injuries;
- 2) "repatriation" insurance to help pay the cost if you die in the U.S. and your remains need
- 3) to be returned home; and "medical evacuation" insurance to help pay if you have a serious illness or injury and must end your program and be returned home under medical care.