

Purchasing Health Insurance

All J-1 & J-2 Exchange Visitors are required to have medical insurance for the duration of their program in order to maintain lawful J-1 status. Many U.S.-based insurance options do not meet the J-1 requirements. However, there are some private companies that offer insurance plans designed specifically for J-1 Exchange Visitors (EV), which meet the J-1 requirements and are easily found online. You should confirm the legitimacy of any plan by verifying that it meets the J-1 regulatory requirements. Listed below is a partial list of providers offering plans that meet the EV requirements.

- [ISO Insurance](#)
- [Gateway USA](#)
- [IMG Global](#)
- [VISIT International Health Insurance](#)
- [International Student Insurance](#)

Failure to Maintain Health Insurance

Willful failure on the part of the Exchange Visitor and/or any J-2 dependents to maintain the required insurance coverage will result in the termination of their J-1 exchange visitor program.

Health Insurance Coverage Requirements

(a) Minimum Coverage – At a minimum, insurance shall cover:

- Medical benefits of at least \$100,000 per accident or illness
- Expenses associated with medical evacuation in the amount of \$50,000
- Repatriation of remains in the amount of \$25,000
- A deductible not to exceed \$500 per accident or illness
- Covers pre-existing conditions after a reasonable waiting period
- Includes provision for co-payment that does not exceed 25% co-pay by the Exchange Visitor
- Does not exclude benefits for perils inherent to the activities of the Exchange Visitor's program
- Must be underwritten by an insurance company that meets the rating requirements of the Department of State or is backed by the full faith and credit of the Exchange Visitor's government.

(b) Additional Terms – A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds \$500 per accident or illness, and must meet other standards specified in the regulations.

(c) Maintenance of Insurance – Exchange Visitors must maintain the required insurance during the duration of their program.

****J-1 Exchange Visitors and their J-2 dependents may be subject to the requirements of the Affordable Care Act***