

## **Health Insurance Requirement**

AS OF SEPTEMBER 1, 1994, ALL J-1 VISITING EXCHANGE VISITORS ARE REQUIRED TO CARRY MEDICAL INSURANCE FOR THEMSELVES AND ACCOMPANYING DEPENDENTS IN J-2 STATUS.

EXCHANGE VISITORS ARE REQUIRED TO EMAIL PROOF OF MEDICAL INSURANCE COVERAGE TO [iss@qc.cuny.edu](mailto:iss@qc.cuny.edu) WITHIN 10 DAYS OF THEIR U.S. ARRIVAL.

PLEASE READ THE INFORMATION PROVIDED ON THE ATTACHED DOCUMENT.

UPON ACQUIRING EXCHANGE VISITOR INSURANCE, PLEASE COMPLETE AND SUBMIT THE QUEENS COLLEGE, CUNY EXCHANGE VISITORS STATEMENT OF COMPLIANCE WITH MEDICAL INSURANCE REQUIREMENTS FORM ATTACHED.

# **EXCHANGE VISITOR INSURANCE REQUIREMENT**

## **The requirement**

As an Exchange Visitor in the United States, under a rule effective September 1, 1994, you must carry health insurance for yourself and your J-2 dependents for the full duration of your J-1 program. Government regulations stipulate that if, after that date you willfully fail to carry health insurance for yourself and your dependents, your J-1 sponsor (Queens College) must terminate your program and report the termination to the Student and Exchange Visitor Information System (SEVIS).

## **The reason for the requirement – and the need for health insurance**

It is risky to be in the United States without adequate health insurance. Although in many countries the government bears the expense of health care for its citizens, and sometimes even for visitors, individuals and families in the United States are responsible for these costs themselves. Since a single day of hospitalization and medical treatment can cost thousands of dollars, many hospitals and doctors refuse to treat uninsured patients except in life threatening emergencies. Most Americans rely on insurance, and you should do the same. Insurance gives you access to better and more timely health care and provides the only protection against the enormous cost of health care in this country.

## **Required insurance specifications**

The U.S. Department of State has set minimum requirements for health insurance coverage for all exchange visitors. The insurance coverage must include the following:

1. The policy must provide medical benefits which cover at least \$100,000 for each accident or illness.
2. The insurance policy must cover at least 75% of expenses for covered medical expenses.
3. If the policy is U.S. based, the insurance must meet a minimum rating requirement established by U.S. Department of State (an A.M. Best rating of "A-" or above, a Standard and Poor claims-paying Ability rating of "A-" or above, or a Weiss Research rating of B+ or above).
4. The policy cannot have a deductible greater than \$500 per accident or illness. A deductible is a portion of a medical bill which you are required to pay yourself.

5. If because of serious illness or injury you are required to return home, the policy must pay up to \$50,000 for the expenses of your travel (called “medical evacuation” benefit).
6. If you should die while in the United States, the insurance policy must provide at least \$25,000 in benefits to send your remains to your home country for burial (called “repatriation” benefit).
7. If the policy is from your home country, it must be backed by the full faith and credit of your home country government.

#### **Where to find insurance information**

The International Students & Scholars Office will provide you with a list of health insurance policies which meet the mandate requirements for J-1 Exchange Visitors. In addition, application forms and materials are available for most of the plans on the list including plans which cover only the medical evacuation and repatriation requirement for those who may have health benefits through their employment in CUNY. You may stop by the office or call (718-997-4440) to obtain the list and or applications.

**PLEASE REMEMBER THAT YOU ARE REQUIRED TO PRESENT PROOF OF INSURANCE COVERAGE TO THE OFFICE OF INTERNATIONAL STUDENTS & SCHOLARS OFFICE.**

## **J-1 Exchange Visitor Program Health Insurance Requirements & Statement of Compliance**

### **U.S. Department of State Regulation – 22 CFR 62.14**

**As an Exchange Visitor in the United States, J-1 visitors are required to carry health insurance for the full duration of their stay. Failing to comply with the regulation is a violation of the terms of your status.**

#### **Required J-1 insurance specifications:**

- **Medical benefits of at least \$100,000 for each accident or illness.**
- **Repatriation insurance of at least \$25,000 in benefits.**
- **Evacuation insurance of at least \$50,000 in benefits.**
- **A deductible is limited to \$500 per accident or illness.**
- **A waiting period for pre-existing conditions must be reasonable by current standards in the insurance industry.**

**Some U.S. insurance companies that provide J-1 medical insurance include: Compass Benefits Group, International Student Organization, International Student Insurance Plans, Gateway Plus, and Study USA-Health Care. You can access the following website for more information:**

**[http://www.eseries.nafsa.org/scriptcontent/YP\\_auto/c12.cfm](http://www.eseries.nafsa.org/scriptcontent/YP_auto/c12.cfm). Please note that Queens College cannot endorse any policy or provider.**

#### **Exchange Visitor Statement of Health Insurance Compliance**

**I, \_\_\_\_\_, have reviewed the J-1 health insurance requirements and agree that I am in compliance with the insurance regulations. I understand that it is my responsibility to maintain my J-1 medical coverage throughout the period of my stay. I have listed the name of the J-1 insurance plan(s) in which I am enrolled and have attached corresponding proof of enrollment and benefits.**

**Name of Provider:**

**Signature:**

**Please email this form to [iss@qc.cuny.edu](mailto:iss@qc.cuny.edu) or return to the Study Abroad Office, King 203 upon your arrival to NY.**