



Humphrey Fellowship Program
Health Insurance Coverage Requirements for Dependents

I. U.S. State Department J Visa Insurance Requirements

Health insurance in the United States is primarily a private industry with a variety of options for coverage and cost. The United States Department of State has established minimum requirements for insurance that are designed to protect the exchange visitor and his or her family.

Insurance Requirements [from 22 CFR 62.14] follow:

- (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 \$50,000 per accident or illness;
 - (2) Repatriation of remains in the amount of \$7,500;
 - (3) Expenses associated with medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000; 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% of the covered benefits per accident or illness;

- (c) Policy must be 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 Weiss Research, Inc. rating of B+ or above. **It is your responsibility to confirm with the insurance company that it meets these criteria.**

J-1 Exchange Visitor regulations require that you provide health insurance coverage for all J-2 dependents who are with you in the United States. J-2 dependents of an Exchange Visitor are required to be covered by insurance in the same amounts indicated above. This coverage must be in effect during the period of time they remain in the U.S., and must meet the minimum requirements set by the Department of State (see above). Please provide below the name of the insurance carrier providing health insurance coverage for your dependents.

Name of Insurance Carrier

(continued)

NOTE: Failure to provide necessary health insurance coverage for all J-2 dependents in the U.S. may lead to grant termination. The use of public assistance medical services, such as that provided by Medicaid, may also lead to grant termination. If you have not yet arranged for coverage, you should consult with the international student office on your campus concerning plans offered or recommended by your university.

II. Important Information to Keep in Mind When Purchasing Insurance for Your Dependents

When you review insurance policies to purchase for yourself and your dependents, you need to be aware that many of these policies have **exclusions** and **will not pay for the following:**

- 1) Any pre-existing condition (A pre-existing condition is defined as illness, injury or any medical condition for which a licensed physician was consulted, or for which treatment or medication was prescribed) within 36 months prior to the Insured Person's effective date of coverage.
- 2) Expenses for:
 - a) pregnancy, childbirth or miscarriage
 - b) injury sustained in amateur athletics (organized sports such as a team) and certain types of sports activities
 - c) any mental and nervous disorders
 - d) routine physicals

NOTE: The above list is illustrative and is not a complete list of the types of things the policies will not cover.

Confirmation

I hereby confirm my compliance with the health insurance requirements outlined above.

Signature

Date