



Humphrey Fellowship Program Policy on Fellows' Dependents and Humphrey Program Activities

Fellows must provide child care for their young children while they are in the United States. Failure to do so may subject the Fellow to legal prosecution. To help Fellows decide whether to bring their families to the United States for part or all of their Fellowship year, IIE offers the following considerations:

- The Humphrey Fellowship requires Fellows to spend lengthy periods away from their place of residence at mandatory program-wide events, such as the Global Leadership Forum and the Year-End Retreat. Fellows also go on field trips, attend conferences and networking meetings, and spend long hours each day in classes and involved in campus and community activities. **Children and families are generally not included in these events and should not accompany Fellows to them.** Prevailing cultural norms in the United States do not permit people to bring children to professional meetings. **If a Fellow is the sole parent in the United States caring for dependent children, he or she must provide childcare for his or her dependents at the child's home or at the home of a friend or relative, not at the event itself.**
- Full-time and hourly childcare is expensive in the United States. It may cost up to \$2,000 or more per month, and for hourly babysitting, it may cost as much as \$10 an hour. (The cost is more expensive the younger the child is.) If a Fellow plans to bring another family member, such as a mother or mother-in-law, to help with child care, he/she should know that J-2 regulations do not permit J-2 visas to be issued on behalf of an exchange participant's parent or relative. Family members, other than a Fellow's spouse and children, must apply for tourist visas.

Humphrey Fellowship Program Policy on Pregnancy and Childbirth for Fellows and Dependent Spouses

Pregnancy and childbirth medical care are very expensive in the United States. Most insurance policies for international visitors do not provide enough coverage for the doctors visits a pregnant woman requires during her pregnancy or for the delivery of the baby. Each doctor's visit can cost several hundred dollars. Delivery of the baby can cost from \$8,000 for a normal delivery to as much as \$30,000 if there are complications. The cost for the hospital stay can be an additional \$2,000-\$3,000.

Adequate pregnancy insurance is virtually impossible to buy in the United States for dependents. Many insurance policies that meet State Department regulations for international visitors will not cover *any* expenses unless the policy was purchased twelve months *before* the woman became pregnant. For Humphrey Fellows who are in the United States for only ten months, this means that they cannot buy insurance coverage for their dependent that will help them with the expenses of a pregnancy. Most other insurance companies consider pregnancy a pre-existing condition and will provide no coverage unless the policy was bought before the woman became pregnant. And then, the coverage they provide is far less than a couple needs to pay for doctors visits and a hospital delivery.

Therefore, even with an insurance policy purchased in the United States before the woman became pregnant, the couple might still end up paying from \$5,000 to \$25,000 for pregnancy care and delivery

out of their own funds to make up the difference between what the policy will reimburse them for and what the actual costs are. After the baby is born, they must also purchase health insurance for the baby. This is an additional expense that Fellows and their spouses should be aware of.

J-1 grantees and their dependents are not eligible for public assistance. As J-1 and J-2 visa holders, Humphrey Fellows and their dependents are not eligible for public assistance. They cannot use emergency health care services at a hospital, nor can they visit public health clinics. Their future visa status may be affected if they do so. This policy applies not only to J-2 dependents of Humphrey Fellows, but also to their partners who are living with them.

IIE will not issue DS2019 forms to pregnant dependents. Because it is virtually impossible for Humphrey Fellows to purchase health insurance for their dependent that will adequately cover the costs of a pregnancy, IIE will not issue a DS2019 form to a pregnant spouse to accompany a Fellow to the United States. We will issue one after the baby is born and the woman and the baby can safely fly to the United States.

Pregnant dependents must return home to deliver the baby. IIE must be notified if a Humphrey Fellow, or the spouse or partner of a Fellow, becomes pregnant while she is in the United States. IIE will request that the Fellow's spouse or partner return home early enough in the pregnancy that she is medically able to undertake a plane flight home to deliver the baby.

IIE insurance for Fellows does cover pregnancy and delivery. IIE's accident and sickness health benefits for Humphrey Fellows may cover a Fellow's pregnancy and the delivery of the baby. It offers coverage for *routine medical expenses*, which may not be sufficient to cover a complicated delivery. The baby is covered for 31 days after the delivery. After 31 days, the Fellow must purchase insurance for the baby as a dependent.