

THE J-1 EXCHANGE VISITOR HEALTH INSURANCE REQUIREMENT

In compliance with the Code of Federal Regulations 22 CFR 62.14, all exchange visitors are required to have health insurance that cover sickness and accidents during the entire time they are participating in the exchange visitor program. This handout is designed for J-1 exchange visitors and their dependents (J-2 visa holders). It explains the need for health insurance in the United States and outlines the minimum coverage provisions required for every person in J-1 or J-2 status as of May 15, 2015. It also defines some of the terms generally used in discussions of health insurance.

The health insurance requirement:

As an Exchange Visitor in the United States, you must have health insurance (aka medical insurance) as well as repatriation and medical evacuation coverage for yourself and your J-2 dependents for the full duration of your J program.

Failure to maintain health insurance:

Government regulations stipulate that if an Exchange Visitor willfully fails to have insurance for him/herself and his/her J-2 dependents, the J-1 sponsor (East-West Center) must terminate his/her participation in the program.

The reason for the health insurance requirement and the need for it:

To be in the United States without adequate health insurance is extremely risky. Although in many countries the government bears the expense of healthcare for its citizens, and sometimes even for visitors, individuals and families in the United States are solely 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 medical care, and provides you with protection against having to pay enormous costs for health care in this country.

How health insurance works:

When you purchase health insurance coverage, the money you pay (your premium) is combined with the premiums of other participants to form a pool of money. That money is then used to pay the medical bills of those participants who need healthcare services. Your coverage remains valid only as long as you continue to pay your insurance premiums.

Once you purchase insurance, the company will provide you with an insurance identification card for use as proof of your coverage when you are seeking health care from a hospital or doctor. The company will also provide written instructions for documenting and reporting medical expenses (aka filing a claim). The company will evaluate any claim that you file and make the appropriate payment for coverage under your specific policy. In some cases, the company pays the hospital or doctor directly; in others, the company reimburses the policy holder after he or she has paid the bills.

Choosing an insurance policy:

There are many health insurance plans and options available. Picking one can be difficult and sometimes overwhelming. You will have to do your research and think about your and your dependents' health needs, the amount of cost-sharing (deductible and/or co-insurance) required under a particular health plan, etc.

The East-West Center has a list of Health Insurance coverage options that fit specifications for J visa holders. Please note that the list should NOT be considered an endorsement of any health insurance plans by the East-West Center.

EWC J-1 students currently qualify to enroll in the HMSA Plan offered at the University of Hawai'i at Manoa, <https://hmsa.com/student/>. EWC Students/Scholars may also look into the Global Underwriters Plan, <https://globalunderwriters.com/>; the WorldTrips Plan, <https://www.worldtrips.com/#/start>; the International Student Insurance (ISO) Plan, <https://www.isoa.org/>; or the Seven Corners Plan, <https://www.sevencorners.com>.

Please note that you may need to purchase a supplemental policy for repatriation and medical evacuation (RME) if these benefits are not included in your basic medical coverage plan. Companies offering separate RME coverage include the Betins' Basic Emergency Travel Assistance (BETA) Scholastic Plan, <https://www.betins.com/>; and, the International Student Insurance (ISI) Plan, <https://www.internationalstudentinsurance.com/explained/medical-evacuation-repatriation-insurance.php>

Further information about health insurance plan choices can be found at:

https://www.eastwestcenter.org/sites/default/files/filemanager/Education_Program/Visa/Health%20Insurance%20Table-Final-4.13.22b.pdf

Exchange visitors may elect to use other insurance plans that meet the USG required health insurance specifications for J exchange visitors. However, the confirmation of enrollment and benefit information that confirms the policy meets J specifications should be sent to your program officer/scholarship coordinator. If you do not understand these requirements, please use the Verification of Insurance Coverage Form available at <https://www.eastwestcenter.org/j1visitor> website.

Required health insurance specifications:

The Department of State (DOS/ECA) updated the following requirements (effective May 15, 2015) for the type and amount of coverage a visitor holding J-1 or J-2 status must carry:

- The policy must provide "medical benefits of at least \$100,000 per accident or illness." This means the J-1 Exchange Visitor's medical insurance coverage must have a policy maximum of at least \$100,000 per accident or illness. In other words, the maximum benefits of your policy cannot be lower than \$100,000.
- The policy must provide a deductible amount not to exceed \$500 per accident or illness. Most insurance policies require you to cover part of your health expenses yourself (your part is called the deductible) before the company pays for anything. J regulations limit the deductible to no more than \$500 per accident or illness, but many policies offer a lower, more advantageous deductible amount.
- Co-insurance: The policy must pay at least 75% of covered medical expenses. Usually, even after you have paid the deductible, an insurance policy will still pay only a percentage of your medical expenses. For example, the policy might pay 80% and you would be required to pay the remaining 20%. That 20% is called co-insurance.

- The policy must contain Repatriation (return of mortal remains) coverage of at least \$25,000. This benefit means that if a J-1 or J-2 visa holders dies in the United States, the policy will cover the costs of transporting his/her remains back to his/her home country.
- The policy must contain Medical Evacuation coverage of at least \$50,000. If, because of a serious illness or injury, a J-1 or J-2 visa holder must be sent home on the advice of a doctor, the policy must pay up to \$50,000 to cover the expense of his/her travel.
- The policy may establish a waiting period before it covers pre-existing conditions (health problems an Exchange Visitor had before he/she bought the insurance), as long as the waiting period is reasonable by current insurance industry standards.
- The policy does not exclude benefits for perils inherent to the activities of the Exchange Visitor's Program.
- The policy must be guaranteed through one of the following means:

(1) the company providing the insurance must meet minimum rating requirements:

- "A-" or above by A.A. Best,
- "A-" or above by McGraw Hill Financial/Standard & Poor's Claims-paying Ability,
- "B+" or above by Weiss Research Inc.,
- "A-" or above by Fitch Ratings, Inc.,
- "A3" or above by Moody's Investor Services

OR

(2) backed by the full faith and credit of your home country government,

OR

(3) be part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor

OR

(4) be offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP).

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