

IIE EXCHANGE VISITOR HEALTH INSURANCE FORM

The mandatory minimum health insurance coverage requirements for J-1 Exchange Visitors and their J-2 Dependent(s) are governed by federal regulation. A review of requirements from the Code of Federal Regulations, §62.14 is copied below. The full text may be found [online](#). J visa holders may also be subject to the Affordable Care Act (ACA). It is the responsibility of the exchange visitor and host employer to understanding and comply with these requirements in their entirety.

(a) Sponsors must require that all exchange visitors have insurance in effect that covers the exchange visitors for sickness or accidents during the period of time that they participate in the sponsor's exchange visitor program. In addition, sponsors must require that accompanying spouses and dependents of exchange visitors have insurance for sickness and accidents. Sponsors must inform all exchange visitors that they, and any accompanying spouse and dependent(s), also may be subject to the requirements of the Affordable Care Act.

(b) Minimum coverage must provide:

- (1) Medical benefits of at least \$100,000 per accident or illness;*
- (2) Repatriation of remains in the amount of \$25,000;*
- (3) Expenses associated with the medical evacuation of exchange visitors to his or her home country in the amount of \$50,000; and*
- (4) Deductibles not to exceed \$500 per accident or illness.*

(c) Insurance policies secured to fulfill the requirements of this section:

- (1) May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards;*
- (2) May include provisions 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; and*
- (3) Must not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.*

(d) Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be:

- (1) Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B +" or above; a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investor Services rating of "A3" or above; or such other rating as the Department of State may from time to time specify; or*
- (2) Backed by the full faith and credit of the government of the exchange visitor's home country; or*
- (3) Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or*
- (4) Offered through or underwritten by a federally qualified Health Maintenance Organization or eligible Competitive Medical Plan as determined by the Centers for Medicare and Medicaid Services of the U.S. Department of Health and Human Services.*

(h) Accompanying spouses and dependents are required to be covered by insurance in the amounts set forth in paragraph (b) of this section. Sponsors must inform exchange visitors of this requirement, in writing, in advance of the exchange visitor's arrival in the United States.

(i) Exchange visitors who willfully fail to maintain the insurance coverage set forth above while a participant in an exchange visitor program or who make material misrepresentations to the sponsor concerning such coverage will be deemed to be in violation of these regulations and will be subject to termination as an exchange visitor.

(j) Sponsors must terminate an exchange visitor's participation in their program if the sponsor determines that the exchange visitor or any accompanying spouse or dependent willfully fails to remain in compliance with this section.

The exchange visitor and dependent(s) must be covered by a health insurance policy meeting the minimum requirements as of the program begin date on Form DS-2019. Failure to obtain and maintain adequate health insurance coverage may lead to termination of IIE's sponsorship.

Exchange visitor, please check the box that applies to your health insurance selection and sign below:

- I am responsible for obtaining and purchasing health insurance coverage for myself (and any dependents) independently.
- I will be enrolled in my U.S. host employer's health insurance policy.
- I will enroll in a combination of my U.S. host employer's health insurance and independently purchased add-on coverage.

By signing below, I confirm that I have reviewed and am aware of my responsibilities to obtain and maintain the minimum required health insurance coverage for the duration of my exchange program. I acknowledge that IIE may request further confirmation of this coverage upon my arrival and during my exchange program. I acknowledge that failure to obtain and maintain adequate health insurance coverage may lead to termination of IIE's sponsorship.

Name of exchange visitor: _____
Name(s) of J-2 dependents: _____
Name of insurance carrier(s): _____

SIGNATURE: _____ DATE: _____