

U.S. Department of State Required Health Insurance Coverage for J-1/J-2 Exchange Visitors

J-1s and any J-2 accompanying spouse and dependent(s) may also be subject to the requirements of the Affordable Care Act [22 CFR 62.14(a)]. Be aware that the ACA requirements may exceed the U.S. Department of State requirements.

Item	Minimum Requirement
Medical Benefit	\$100,000
Repatriation of Remains	\$25,000
Medical Evacuation	\$50,000
Deductible per accident or illness	\$500

- Covers pre-existing conditions after a reasonable waiting period
- May include provisions for coinsurance under the terms of which the Exchange Visitor may be required to pay up to 25% of the covered benefits per accident or illness
- Does not exclude benefits for perils inherent to the activities of the Exchange Visitor's program
- Any insurance plan must be:
 - 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 backed by the full faith and credit of the government of the exchange visitor’s home country;
 - OR part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor;
 - OR 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.