



## **J-1 & J-2: MANDATORY HEALTH INSURANCE REQUIREMENTS**

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The U.S. Department of State (USDOS), the agency who administers the Exchange Visitor Program, requires that visitors under the J-1 visa and his/her J-2 dependents must comply with specific insurance coverage requirements.

In compliance with the Code of Federal Regulations, 22 C.F.R. § 62.14, 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 required:**

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 the 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.

A J-2 accompanying spouse or dependent of a J-1 is required to be covered by insurance in the same amounts.

**Additional Terms-** A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds \$500 per accident or illness, and must meet other standards specified in the regulations.

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### **Failure to Maintain Health Coverage:**

Any exchange visitor who fails to maintain the insurance coverage stated above or makes a material misinterpretation will be in violation of his/her J-1 status and will be subject to termination of his/her program. The program sponsor should refuse a request from an EV who fails to maintain the required level of insurance coverage, as stated above, including travel signature, employment authorization, extension to the DS-2019, or a transfer of program.

\*Prior to selecting an insurance policy please refer to the complete list of requirements set forth by the Department of State. For more information please make an appointment with an International Student Advisor.