

Health Insurance Information for J Exchange Visitors

The United States Information Agency (USIA) has mandated, via federal regulations, that all Exchange Visitors holding the J-1 visa maintain health insurance coverage for themselves and their dependents. Maintaining health insurance is a condition of your J-1 visa status. The coverage must meet the US State Department guidelines. If UMass or your sponsoring department is not providing health insurance, you must purchase your own.

Exchange Visitor's Responsibility

It is the Exchange Visitor's responsibility to get details about the plan they choose. It is important to know whether you will need to pay first and then get reimbursed (this can be very costly) and what doctors or hospitals will accept the insurance plan you choose. Most of these plans no NOT cover prior health problems (pre-existing conditions). They are travel/accident insurance and offer minimal coverage and sometimes large deductibles.

Minimum health insurance coverage must provide:

1. Medical benefits of at least \$100,000 per accident or illness;
2. In case of death, repatriation of remains in the amount of \$25,000;*
3. In case of serious illness or injury, payment of expenses associated with the medical evacuation of the Exchange Visitor to his or her home country in the amount of \$50,000;* and
4. A deductible not to exceed \$500 per accident or illness.

*Please note that UMass Chan provides medical evacuation and repatriation benefits to all UMass Chan sponsored J-1 visa holders and their accompanying dependents effective on their date of hire. Therefore, plans that the exchange visitor purchases (whether or not they are eligible for UMass Chan subsidized benefits) must meet the requirements from items #1 and #4 from the above list. Health insurance coverage backed by the full faith and credit of the government of the Exchange Visitor's home country meets DOS requirements.

Health Insurance Options

Below are **some** insurance providers that may offer plans to meet your needs. This is not an exhaustive list and UMass Chan does not endorse any particular plan or insurance provider. Exchange visitors are responsible for thoroughly reviewing plans prior to purchase, to ensure they meet Department of State requirements. ISO does not evaluate individual plans for compliance.

• HTH Worldwide Insurance Services	• International Student Insurance (ISI)
• Compass Student Insurance	• ISO Student Health Insurance
• Cultural Insurance Services International (CISI)	• TaiAn Financial LLC
• Gateway Patriot Exchange Program	• VISIT International Health Insurance Program
• iNext International Medical Plans	• Visitors Coverage Insurance
• Insubuy	• Massachusetts Health Connector Plans

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