



Colorado State University

OFFICE OF INTERNATIONAL PROGRAMS

1024 Campus Delivery Fort Collins, CO 80523-1024 USA • (970) 491-5917 • international.colostate.edu

## J-1 Exchange Visitor Health Insurance Requirements

Federal regulations require all J-1 Exchange Visitors and their J-2 dependents to maintain comprehensive medical insurance meeting specific minimum requirements from the start date of the J-1 program (indicated in item 3 of the DS-2019) and continuing to the end of the J-1 program. Coverage must continue without breaks or lapses even if the exchange visitor travels outside the U.S. for an extended period of time during the J-1 program.

As per the regulations, Colorado State University (CSU) is required to terminate the SEVIS record of a J-1 exchange visitor who: 1) does not provide the Office of International Students and Scholar Services (ISSS) with a valid *Insurance Compliance Form* by the start of the J-1 program; or 2) does not submit an updated *Insurance Compliance Form* after the previously reported insurance changes or expires. An exchange visitor seeking to extend his or her J-1 program must submit an updated *Insurance Compliance Form*. Willful failure to carry the required insurance for yourself and any dependents accompanying you will result in the termination of your J-1 program.

22 C.F.R. §62.14 describes exchange visitor health insurance requirements as follows:

- Medical benefits of at least \$100,000 per person per accident or illness;
- Repatriation of remains in the amount of \$25,000
- Expenses associated with the medical evacuation of exchange visitors to his or her home country in the amount of \$50,000
- Deductible not to exceed \$500 per accident or illness;

Insurance policies secured to fulfill the requirements:

- May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards;
- 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
- Must not unreasonably exclude coverage for perils inherent to the activities of the exchange visitor's J-1 program.

*Please remember that healthcare services in the United States tend to be very expensive. No responsible individual should work and live in the U.S. without insurance.*

If you will be working for CSU in a position that makes you eligible for CSU employee health insurance, please be aware of the following:

CSU offers employees three different health insurance options. The only CSU health insurance plan that meets the J-1 deductible requirement is the Anthem Blue Cross Blue Shield Point of Service (POS) Plan. However, if you enroll in this insurance plan, you will need to purchase an additional policy which covers repatriation and medical evacuation.

CSU employees may choose to enroll in either of the lower cost CSU Green or CSU Gold Plans. If you do, please be aware that neither of these plans meets the J-1 minimum requirements. Therefore, you will need to purchase an additional comprehensive health insurance policy that meets all the J-1 minimum requirements including repatriation and medical evacuation.

For further information: <http://www.hrs.colostate.edu/benefits/fap-insplans-new.pdf>

Please note that ISSS does not review specific policies to determine compliance or appropriateness for your situation. We recommend that you consult directly with your insurance company regarding compliance with J-1 regulations. Furthermore, ISSS does not endorse or recommend one insurance program over another.

The following is a list of companies offering health insurance online:

- \*AMA & Associates [www.amaofsa.com](http://www.amaofsa.com)
- Associate Insurance Plans International, Inc. [www.AIPInternational.com](http://www.AIPInternational.com)
- \*BETiNS [www.BETiNS.com](http://www.BETiNS.com)
- \*CMI Insurance [www.cmi-insurance.com](http://www.cmi-insurance.com)
- Compass Benefits Group [www.compassstudenthealthinsurance.com](http://www.compassstudenthealthinsurance.com)
- \*Co-ordinated Benefit Plans, Inc. [www.studenthealthenvoy.com](http://www.studenthealthenvoy.com) and [www.cbpinsure.com](http://www.cbpinsure.com)
- Cultural Insurance Services International (CISI) [www.culturalinsurance.com](http://www.culturalinsurance.com)
- \*FrontierMEDEX [www.frontiermedex.com](http://www.frontiermedex.com)
- \*Gallagher Koster [www.gallaherkoster.com](http://www.gallaherkoster.com)
- \*GatewayConnexions International Plans [www.gatewayconnexions.com](http://www.gatewayconnexions.com)
- Health Benefit Concepts, Inc. [www.hbcstudent.com](http://www.hbcstudent.com)
- HTH Worldwide [www.hthworldwide.com](http://www.hthworldwide.com)
- \*Insurance for Students, Inc. - IFS [www.insuranceforstudents.com](http://www.insuranceforstudents.com)
- \*International Medical Group (IMG) [www.imglobal.com](http://www.imglobal.com)
- \*International Student Insurance [www.internationalstudentinsurance.com](http://www.internationalstudentinsurance.com)
- On Call International [www.oncallinternational.com](http://www.oncallinternational.com)
- \*The Harbour Group [www.hginsurance.com](http://www.hginsurance.com)
- \*Trawick International, Inc. [www.studentinsure.com](http://www.studentinsure.com)
- \*T.W. Lord & Associates Electronic mail to: [tommy@twlord.com](mailto:tommy@twlord.com)
- \*VISIT [www.visitinsurance.com](http://www.visitinsurance.com)
- Wallach & Company [www.wallach.com](http://www.wallach.com)

\*These companies offer repatriation and medical evacuation insurance that you can purchase separately.



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## Insurance Compliance Form

Name \_\_\_\_\_ CSU ID# \_\_\_\_\_

Program Start Date \_\_\_\_\_ Anticipated Program End Date \_\_\_\_\_

I am (or will be) a Colorado State University employee eligible for insurance benefits:  Yes  No

If "Yes," please select one of the following:

I am enrolled or will enroll in the Anthem Blue Cross Blue Shield GREEN plan and will purchase a separate comprehensive health insurance policy that meets all the J-1 regulatory requirements including coverage for medical evacuation and repatriation. (Policy information provided below.)

I am enrolled or will enroll in the Anthem Blue Cross Blue Shield GOLD plan and will purchase a separate comprehensive health insurance policy that meets all the J-1 regulatory requirements including coverage for medical evacuation and repatriation. (Policy information provided below.)

I am enrolled or will enroll in the Anthem Blue Cross Blue Shield POINT OF SERVICE plan and will purchase a separate policy for medical evacuation and repatriation. (Policy information provided below.)

**All J-1 exchange visitors, please complete the following:**

Comprehensive health insurance coverage

Insurance Company Name: \_\_\_\_\_

Policy/Group Number: \_\_\_\_\_ Insurance Start Date: \_\_\_\_\_ Insurance End Date: \_\_\_\_\_

This policy covers (check all that apply):  Me  All my J-2 dependents

Medical evacuation and repatriation coverage

Insurance Company Name: \_\_\_\_\_

Policy/Group Number: \_\_\_\_\_ Insurance Start Date: \_\_\_\_\_ Insurance End Date: \_\_\_\_\_

This policy covers (check all that apply):  Me  All my J-2 dependents

I certify that the above information is true and correct. I confirm that my health insurance coverage and, if applicable, the health insurance coverage of my dependents meets the regulatory requirements outlined in 22 CFR §62.14. I understand it is my responsibility to maintain continuous insurance coverage throughout my J-1 program. I further understand that if my failure to maintain adequate health, repatriation, and evacuation insurance for myself and any J-2 dependents will result in the termination of my J-1 program.

Signature: \_\_\_\_\_ Date \_\_\_\_\_