

## Department of State Health Insurance Regulations

### J-1 Visa Program

All Exchange Visitors and Dependents must have valid health insurance for the entire duration of their stay in the United States. Regardless of the insurance plan, it is incumbent upon the Host Company and the Exchange Visitor to verify that the selected coverage meets the Department of State minimum requirements:

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/her home country in the amount of \$50,000; and
4. Deductibles not to exceed \$500 per accident or illness

The company providing the insurance must meet minimum rating requirements established by the Department of State:

- o A.M. Best rating of “A-” or above
- o Insurance Solvency International, Ltd (ISI) rating of “A-I” or above
- o McGraw Hill Financial/Standard & Poor’s Claims-Paying Ability rating of “A-” or above
- o Weiss Research, Inc. rating of “B+” or above

or

- o Alternatively, the sponsor may ascertain that the participant’s policy is backed by the full faith and credit of the government of the Exchange Visitor’s home country.

The Chamber recommends the following health insurance companies that meet the minimum requirements:

- o International Student Insurance (ISO) – J1 Exchange Plan (<https://www.isoa.org/>)
- o Insubuy: IMG Insurance – Patriot Exchange Program (<https://www.insubuy.com/>)
- o SevenCorners – Liaison Student Series (<https://www.sevencorners.com>)