



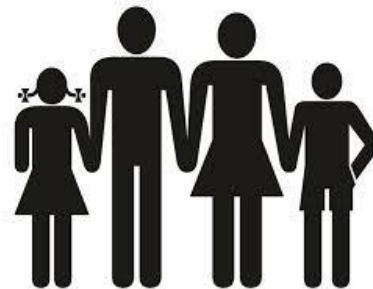
Understanding the J-1 Visa Health Insurance Requirement

A Step-by-Step Guide to Staying in Compliance

Updated November 2016

Having Health Insurance that Meets the J-1 Visa Requirements is MANDATORY

- As of September 1, 1994, every person in J-1 or J-2 status is required to maintain a government-mandated minimum level of health insurance **for the full duration of their stay in J status.** Government regulations stipulate that if J-1 students or scholars willfully fail to maintain the required level of health insurance for themselves or their dependents, their participation in the J-1 program will be **subject to termination.** (22 CFR 62.14)



What are the J-1 Requirements for Health Insurance?

Minimum requirements for alternate insurance plan**:

- ∞ Medical benefits of at least \$100,000 for each accident or illness (a higher benefit is better)
- ∞ Medical evacuation in the amount of \$50,000, should you need to be sent home on the advice of a doctor
- ∞ Repatriation of remains in the amount of \$25,000, should you die while in the U.S.
- ∞ Coverage must include the semester for which you are at Rice University
- ∞ Minimum 75% coverage for each accident or illness
- ∞ Maximum deductible of \$500 per condition per plan year
- ∞ A pre-existing “wait period” limitation of no more than six months
- ∞ The policy must be backed by the full faith and credit of home country government (for those covered by their home country's national insurance plan), or the company providing the insurance must meet minimum rating requirements established by the U.S. government (an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard & Pool's Claims-paying Ability rating of "A-" or above, or a Research, Inc. rating of B+ or above). Policy must be in English
- ∞ All exchange visitors and any accompanying dependents may also be subject to the requirements of the Affordable Care Act
- ∞ Policy must be in English

** **NOTE:** *Minimum requirements, by law, must be met for all J visa holders. (22 CFR 62.14(b))*

Choosing A Health Insurance Plan:

Step by Step Guide for Benefits Eligible Employees

- ☞ **Step 1.** Verify if you are a Benefits Eligible Employee with your [Rice University Departmental Coordinator](#). If you are benefits eligible, continue reading. If you are not, please follow the directions on the next slide instead (Slide 5).
- ☞ **Step 2.** Pick a health insurance plan. As a benefits eligible employee, you can choose the [Aetna Rice Employee Health Insurance Plan](#) or a non-Rice sponsored insurance plan, such as [SAS](#)*, [Atlas](#), or [ISO](#). Any health insurance plan you purchase must meet the minimum health insurance requirements set by the U.S. Department of State (see slide 2). Please remember, dependents on J-2 Visas, must also be covered.
- ☞ **Step 3.** If you decide on the Aetna Rice Employee Health Insurance plan, you will need to set up a meeting with Human Resources to enroll. You will also need to purchase Medical Evacuation and Repatriation (ME&R) insurance, such as [Betins](#). You will need to purchase this for yourself and any dependents.
- ☞ **Step 4.** Develop an insurance timeline since you (and any J-2 dependents) must be covered during your entire J-1 program. Aetna Rice Employee Health Insurance usually starts the 1st of the next month after your start date (Example: If you start at Rice on June 15th, your Aetna Rice Employee Health Insurance plan would be effective starting July 1). It is important to confirm your benefits start date with [Human Resources](#). J-1s and J-2s cannot have gaps in insurance so you may need to find additional coverage for the interim period. Many scholars use daily rate insurance options to cover this gap but you may purchase any insurance that meets the J-1 health insurance requirements.
- ☞ **Step 5.** Verify your coverage with OISS (oiss@rice.edu) at least one week prior to arrival and make sure to bring copies with you to your MANDATORY OISS Check-in.

**For the SAS form, please use your Employee/Visitor ID number in the Student ID section. Your Rice University Departmental Coordinator can assist you with finding out your number.*

Choosing A Health Insurance Plan: Step by Step Guide for Complimentary Academic Visitors & Other Non-Benefits Eligible J-1 Visa Holders

- ∞ **Step 1.** You are required to purchase a health insurance plan for you and any J-2 dependents for the entirety of your stay in the U.S. (22 CFR 62.14(b)) Any health insurance plan you purchase must meet the minimum health insurance requirements set by the U.S. Department of State (see slide 2). When thinking about which plan to choose, we recommend discussing with your department and any other colleagues on J-1s you know here in the U.S. Many scholars choose [SAS*](#), [Atlas](#) “Elite” or “Select”, or [ISO](#). For more information on alternate plans, please visit the [OISS webpage](#).
- ∞ **Step 2.** Verify your coverage with OISS (oiss@rice.edu) at least one week prior to arrival and make sure to bring copies with you to your MANDATORY OISS Check-in.

**For the SAS form, please use your Employee/Visitor ID number in the Student ID section. Your Rice University Departmental Coordinator can assist you with finding out your number.*

Will the Health Insurance Cost Me Money?

- ∞ With the broad range of choices, the actual cost for health care in the United States cannot be measured. Much depends on the level of insurance coverage, the number of times the policy holder visits the doctor and/or hospital during his/her stay here. For the basic policies displayed in the OISS, there is an average monthly cost of \$100 for the individual, with an additional \$320-\$500 per month to include coverage for the spouse and/or children. ***Be sure to include cost estimates for health insurance in planning your budget for your expenses during your stay in the U.S.***
- ∞ Read the policy information carefully, and don't be afraid to ask questions before purchasing a policy. Insurance agents make their living from selling insurance policies to individuals and groups. If purchasing a policy through an insurance agent, feel free to ask questions and take the time to learn about and understand several choices before making a decision. Don't sign anything if you are uncertain or confused. Consult a knowledgeable friend, your academic department, or the OISS for help.

Important Considerations when choosing a plan

- ∞ **The reliability of the company.** Plans offered through Rice or approved by [NAFSA](#) should be from reliable companies. Plans advertised outside of our campus should be checked out with someone who is familiar with that company. The recommendation from the person selling the insurance is not always sufficient in order to make a good decision as to which policy to buy. Companies vary in their level of service to customers, how promptly they pay claims, and if they pay the full amount expected by their policy holders.
- ∞ **Deductible amounts.** Most insurance policies require their holders to pay part of their health expenses themselves (called the deductible) before the company pays anything. Under some policies the deductible is a yearly figure, and the holders must pay up to that amount only once each year. Under other plans, the deductible must be paid each time there is an illness or injury. ***The J regulations require that you select a policy where the deductible is no more than \$500 per accident or illness,*** but many policies offer a lower, more advantageous one. In choosing insurance, think carefully about how much you can afford to pay out of your own pocket each time you are sick or injured, and weigh the deductible against the premium before you decide.
- ∞ **Co-insurance.** Usually an insurance policy only pays a percentage of the medical expenses, even after the deductible is paid. The policy might pay 80%, for example, and the remaining 20% (which holders still have to pay) is called the co-insurance. For example: \$3,000 in medical expenses covered by a policy with a \$400 deductible and a 20% co-insurance would cover \$2,080 of your expenses and require you to pay \$400 in deductible and \$520 in co-insurance. ***The J regulations require that insurance policy you choose must pay at least 75% of covered medical expenses.***

Important Considerations When Choosing A Plan

- ∞ **Life/per-occurrence maximums.** Many insurance policies limit the amount they will pay for any single individual's medical bills or for any specific illness or injury. Exchange Visitors must have insurance with a maximum no lower than \$50,000 for each specific illness or injury, which may be enough for most conditions. Major illnesses, however, can cost the patient several times that amount.
- ∞ **Benefit periods.** Some insurance policies limit the amount of time they will go on paying for each illness or injury. In that case, after the benefit period for a condition has expired, the policy holders must pay the full cost of continuing treatment of the illness, even if they are still insured by the company. A policy with a long benefit period provides the best coverage.
- ∞ **Exclusions.** Most insurance policies exclude coverage for certain conditions. *The J regulations require that if a particular activity is part of your Exchange Visitor program, your insurance must cover injuries resulting from your participation in that activity.* For example, if a person comes to the U.S. to conduct chemical experiments, s/he would have to be covered for laboratory accidents. Finally most insurance companies do not pay for treatment of what they consider to be **pre-existing conditions**. That is, if the policy holder was previously diagnosed and/or treated for a problem before purchasing the insurance, the new insurance policy will not pay for continued treatment of that problem. For those who suffer from chronic conditions (ex: high blood pressure, diabetes, high cholesterol) or those who have pre-existing conditions (ex: cancer, pregnancy), travel insurance policies typically will not cover those medical needs or medications and therefore are not recommended options.

Frequently Asked Questions (FAQ's)

- ☞ Do I have to have health insurance, that meets the J-1 visa requirement, for the full duration of my stay in the U.S.?
 - Yes, as per (22 CFR 62.14(b))
- ☞ Do my dependents have to have health insurance, that meets the J-1 visa requirement?
 - Yes, as per (22 CFR 62.14(h))
- ☞ For how long must my dependents have health insurance?
 - For the full duration of your program with Rice University.
- ☞ Where can I go to get health insurance for myself and my dependents?
 - If you are benefits eligible, most of the requirements can be met by your [Aetna Rice Employee Health Insurance plan](#) with additional insurance needed for Medical Evacuation and Repatriation.
 - If you are a complimentary academic visitor, you can purchase insurance, through a company like SAS. Please see slide 4 for more information.
- ☞ How can I find out what my health insurance covers?
 - Although we will only accept health insurance plans, that meet J-1 Visa requirements, there are a plethora of companies out there with plans. Make sure that you read over the policy, understand the coverage you are receiving, understand the claims process, as well as where to go in case of emergency.
- ☞ How do I pay for health insurance?
 - You can purchase with a credit card for most plans. The University Aetna health insurance plans are deducted from your paycheck.
- ☞ What if I extend my stay – what do I do about the health insurance requirement?
 - You will need to also extend your health insurance for you and any dependents, as per (22 CFR 62.14(b))
- ☞ How do I find a doctor?
 - Consult your health insurance plan and most likely that plan's website.

I have additional questions – where do I go?

The Office of International Students and Scholar Services is here to assist you with making sure you are in compliance with the J-1 Visa health insurance requirement. If you have questions, please feel free to:

- Call our office: 713-348-6095
- Email us: oiss@rice.edu
- Visit our website: <http://oiss.rice.edu/scholarhealthinsurance/>
- Schedule a meeting: OISS is located in Lovett Hall, Entrance A, 2nd Floor. To schedule a meeting, please call 713-348-6095 or email oiss@rice.edu

Welcome to Rice University!