



EXCHANGE VISITOR HEALTH INSURANCE BASICS

The Health Insurance Requirement for J-1 Exchange Visitors

As an Exchange Visitor in the United States, under a rule effective September 1, 1994, you must carry health insurance for yourself and your J-2 dependents for the full duration of your J program. Government regulations stipulate that if, after September 1, 1994, you willfully fail to carry health insurance for yourself and your dependents, your J-1 sponsor must terminate your program and report the termination to the United States Department of State in Washington, D.C.

It is dangerous to be in the United States without adequate health insurance. Although in many countries the government bears the expense of health care for its citizens, and sometimes even for visitors, individuals and families in the United States are responsible for these costs themselves. Since a single day of hospitalization and medical treatment can cost thousands of dollars, many hospitals and doctors refuse to treat uninsured patients except in life-threatening emergencies. Most Americans rely on insurance, and you must do the same. Insurance gives you access to better and more timely health care, and provides the only protection against the enormous costs of health care in this country.

Health Care in the United States

As a Fulbright grantee, you will be covered by an accident and sickness policy provided by the United States Department of State. The name of the policy is the Accident and Sickness Program for Exchanges (ASPE), and the policy is administered by Seven Corners Insurance Company as part of the ChoiceCare PPO Network. This policy is:

- **very basic, and**
- **covers only the expenses incurred by an unexpected illness or injury that requires immediate, and relatively short-term (less than one year) treatment.**

The Department of State accident and sickness policy does **NOT** cover the cost of:

- health care for dependents
- any medical care that you may need while outside the United States during the grant period
- dental care
- eye exams or glasses
- routine or preventative health care such as immunizations or physical exams, even if they are required by your university
- medical treatment or prescriptions related to a condition that you had before you traveled to the United States, such as high blood pressure, diabetes, or even a broken leg

IF YOU HAVE ANY SORT OF CHRONIC, PRE-EXISTING CONDITION THAT WILL REQUIRE ON-GOING TREATMENT WHILE YOU ARE A FULBRIGHTER, **YOU ARE STRONGLY URGED TO OBTAIN ADDITIONAL HEALTH INSURANCE THAT WILL PAY FOR U.S.-BASED TREATMENT FOR THAT CONDITION.** Examples of conditions for which treatment (especially maintenance or preventative treatment) will not be covered by the Department of State policy are: dental and eye problems of any type, diabetes, physical disabilities requiring special equipment, asthma or other allergies, migraine headaches, etc.

Additional Information about Health Care

- Get your teeth checked and eyes examined before you travel to the United States.
- Make sure that you have proof of your childhood immunizations. You will be asked to submit this proof to your university before you are permitted to register for classes. If you did not receive some of the required shots, get the shots before you leave home.
- If you do not feel well or become injured, please seek medical care and bring your ASPE insurance card and claim form with you.
- First seek medical care from the University Health Center, as the health care will be more easily accessible and less expensive. Then, if necessary, seek health care from a doctor's office or clinic. Be sure to ask first if the health center or doctor you will see accepts your insurance policy.
- Do NOT go to a hospital Emergency Room unless it is a life-threatening emergency. Receiving medical care in an Emergency Room takes a long time unless it is a life-threatening situation, and the medical care is more expensive.
- As an eye exam and new pair of glasses will cost at least \$175 and a visit to the dentist at least \$100, it is strongly recommended that you set aside some of your own money (\$500 - \$1,000) in a U.S. savings account to be used to pay for medical expenses that are not covered by the insurance plan provided by the State Department
- All dependents who are with you in the United States are required by U.S. immigration law to be covered with adequate health insurance. There is more information available regarding health insurance for your dependents on the AMIDEAST Fulbright website.
- The cost of providing health insurance to your dependents will vary from company to company, and it is possible to locate a very inexpensive policy. However, it would be safe to assume that you will pay approximately \$100 per dependent per month. AMIDEAST will require that you demonstrate proof of insurance coverage for all dependents in the United States.
- We want to reemphasize that U.S. health care is expensive and must be calculated into the financial arrangements you make before you come to the United States. One night in the hospital can cost you two or three thousand dollars! Since the average Fulbright monthly

allowance is only \$900, and your rent will be $\frac{1}{4}$ to $\frac{1}{2}$ of that amount, you will not have much money left to pay for medical care.

- Read through the ASPE brochure in your Orientation Packet before traveling to the United States. This information will educate you on how to use the ASPE health insurance plan.

Suggestions for How to Stay Healthy

- Eat regular, healthy meals.
- Get plenty of sleep.
- Get outside in the sunshine and exercise.
- If necessary, make use of the counseling and psychological services on campus.