



HEALTH INSURANCE POLICIES FOR FULBRIGHT DEPENDENTS

General Health Insurance Requirements for J Visa Holders

As a Fulbright grantee, you will be covered by the Accident and Sickness Program for Exchanges.

For your J-2 dependents, however, you must maintain health insurance that meets the federal government requirements. If you choose to purchase health insurance coverage through your university, you must make sure that the insurance meets the minimum requirements listed below, including maternity, repatriation, and medical evacuation. If the university-provided health insurance does not meet all the requirements, you will have to purchase supplemental insurance from an agency that provides insurance for international visitors and their dependents.

The information below outlines the minimum provisions of the health insurance coverage as required by the J visa regulations.

Reliability

The company providing the insurance must meet minimum requirements established by the U.S. Department of State: A.M. Best rating of "A-" or above, Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, Standard & Poor's Claims-paying Ability rating of "A-" or above, or Weiss Research, Inc. rating of "B-" or above.

Specific Limits/Lifetime vs. Per-occurrence Maximums

The policy must provide medical benefits of at least \$50,000 for each accident or illness (i.e., the maximum set cannot be lower than \$50,000).

Deductibles

J regulations limit the deductible (your part of the cost of health expenses) to a maximum of \$500 per accident or illness.

Co-insurance

The insurance company is required to pay at least 75% of covered medical expenses.

Benefit Period

The policy may establish a waiting period before it covers pre-existing conditions (health problems you had before you bought the insurance), as long as the waiting period is

reasonable by current standards in the insurance industry. The waiting period for coverage of pre-existing conditions is usually one year.

Exclusions

Most insurance policies exclude coverage for certain conditions. The J regulations require that if a particular activity is part of your program, your insurance must cover injuries resulting from your participation in that activity.

Repatriation

If you should die in the United States, the policy must provide at least \$7,500 in benefits to send your remains to your home country for burial.

Medical Evacuation

If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay up to \$10,000 for the expenses of your travel.

Choosing a Health Insurance Policy for Your Dependents

In choosing an insurance policy for your dependents, you should consider many factors, not simply the minimum coverage requirements stipulated by the United States Department of State. Details to consider when choosing a plan include:

- **Reliability of the company.** Does the company treat people fairly? Does it pay claims promptly? Does it have staff to answer your question and resolve your problems?
- **Deductible amounts.** Most insurance policies require you to cover part of your health expenses yourself (called the deductible) before the company pays anything. Under some policies, the deductible is annual, and you pay only once each year if you use the insurance. Under other plans, you pay the deductible each time you have an illness or injury. **The J regulations limit the deductible to \$500 per accident or illness**, but many policies offer a lower, more advantageous one. In choosing insurance you should think carefully about how much you can afford to pay out of your own pocket each time your dependent(s) are sick or injured, and weigh the deductible against the premium before you decide.
- **Co-insurance.** Usually, even after you have paid the deductible, an insurance policy pays only a percentage of medical expenses. For example, the policy might pay 80% of costs while you pay the remaining 20%, called the co-insurance. Thus, if your dependent(s) incurred \$3,000 in medical expenses, a policy with a \$400 deductible and 20% co-insurance would cover \$2,080 (80% of \$2,600). **The J regulations require the insurance company to pay at least 75% of covered medical expenses.**
- **Specific limits.** Some policies state specific dollar limits on what they will pay for particular services. Other policies pay “usual” or “reasonable and customary”

charges, which means they pay what is usually charged in the local area. Be very careful in evaluating policies with specific dollar limits; for serious illnesses, the limit might not be too low and you might have large medical bills not covered by your insurance.

- **Lifetime/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. In that case, after the benefit period for a condition has expired, you must pay the full cost of continuing treatment of the illness, even if you 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 a part of your Exchange Visitor program, your insurance must cover injuries resulting from your participation in that activity.** Read the list of exclusions carefully so that you understand exactly what is not covered by the policy.

Required Insurance Specifications

In addition to the deductible, co-insurance, and exclusions described in the preceding section, the U.S. Department of State has established the following requirements for the type and amounts of insurance you must carry if you hold J-1 or J-2 status:

- The policy must provide medical benefits of at least \$50,000 for each accident or illness. Since insurance companies cover no *more* than the policy-holder's expenses (minus a deductible and under co-insurance, a percentage), and never provide a *minimum* amount for each accident or illness, the quoted text should be worded differently. Presumably it was intended to mean that an acceptable policy cannot set a maximum lower than \$50,000 in benefits for each accident or illness.
- If you should die in the United States, the policy must provide at least \$7,500 in benefits to send your remains to your home country for burial.
- If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay up to \$10,000 for the expenses of your travel.
- The policy may establish a waiting period before it covers pre-existing conditions (health problems you had before you bought the insurance), as long as the waiting period is reasonable by current standards in the insurance industry.
- The policy must be backed by the full faith and credit of your home country government or the company provided the insurance must meet minimum rating requirements established by the U.S. Department of State.

Where to Find Health Insurance Coverage Information

If you need information about purchasing insurance, ask your International Student Services Office about the university's health insurance policy for international students' dependents. Your university may require that you enroll in the university plan to enroll your dependents. While this may seem expensive, you will likely find that the university's health insurance plan will be the easiest plan to use in your area as medical offices will be familiar with the insurance policy.

Your Fulbright adviser at AMIDEAST can also give you information about several insurance plans that you may consider for your dependents. Read the policy information carefully and do not be afraid to ask questions of the insurance provider before you purchase the plan.

J-2 Dependent Insurance Options

Resources:

- <http://www.edupass.org/living/health.phtml>
- <https://www.specialtyrisk.com/insurance/HW7C6YH>
- http://www.laspau.harvard.edu/grantee_guide/fulbright/health.htm#BM3
(LASPAU website)

Options:*

- **Liaison International:** <http://www.specialtyrisk.com>
- **RESIDE Prime Worldwide Medical Plan:**
<https://www.specialtyrisk.com/insurance/resideprime/HW7C6WK>
- **Gateway:** <http://www.quickwebpage.com/travelers/visitbro.html>
- **HTH Students:** <http://www.hthstudents.com>
- **Markel Insurance Company:** <http://www.markelmedical.com>
- **ISIS Health Insurance:**
http://www.isis-travelinsurance.com/Incoming_Benefits.htm

*this is only a partial list, other options may be available that aren't listed here.