

## Exchange Visitor Health Insurance Requirement Increases

To::

College Deans, Center Directors, & College and Department Business Officers

Names and titles:

Office of Global Initiatives, International Faculty & Scholars

Date::

April 22, 2015

The Department of State (DOS) regulations governing the J-1 Exchange Visitor Program require that each J-1 principal and J-2 dependent non-immigrant in residence at U.S. institutions of higher education have specific health insurance coverage by the start date of their J-1 program as indicated on their Form DS-2019.

**Effective May 15, 2015**, DOS will increase the minimum health insurance coverage requirements for all J-1 exchange visitors and their J-2 dependents, including exchange visitors and their dependents who are already engaged in programs at U.S. institutions of higher education. Specifically, 22 CFR 62.14 as amended provides:

*(b) Minimum coverage must provide:*

*(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 or her home country in the amount of \$50,000; and*

*(4) Deductibles not to exceed \$500 per accident or illness.*

*(c) Insurance policies secured to fulfill the requirements of this section:*

*(1) May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards;*

*(2) May include provisions for coinsurance 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*

*(3) Must not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.*

*(d) Any policy, plan, or contract secured to fill the above requirements must, at minimum, be:*

*(1) Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B+" or above, a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investor Services rating of "A3" or above; or such other rating as the Department of State may from time to time specify; or*

*(2) Backed by the full faith and credit of the government of the exchange visitor's home country; or*

*(3) Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or*

*(4) Offered through or underwritten by a federally qualified Health Maintenance Organization or eligible Competitive Medical Plan as determined by the Centers for Medicare and Medicaid Services of the U.S. Department of Health and Human Services.*

Further, 22 CFR 62.14(a) now provides that all exchange visitors and any accompanying spouse and dependent(s) also may be subject to the requirements of the Affordable Care Act.

Finally, 22 CFR 62.14(i) and (j) provide:

*Exchange visitors who willfully fail to maintain the insurance coverage set forth above while a participant in an exchange visitor program or who make material misrepresentations to the sponsor concerning such coverage will be deemed to be in violation of these regulations and will be subject to termination as an exchange visitor.*

*Sponsors must terminate an exchange visitor's participation in their program if the sponsor determines that the exchange visitor or any accompanying spouse or dependent willfully fails to remain in compliance with this section.*

To comply with these new regulations, International Faculty & Scholars (IFS) will require all existing exchange visitors at the University of Arizona to purchase health insurance coverage for themselves and their J-2 dependents satisfying the new requirements of 22 CFR 62.14 prior to May 15, 2015 if their current health insurance coverage does not already satisfy said requirements.

Although IFS does not ask that J-1 exchange visitors proactively submit proof that they have purchased health insurance coverage satisfying the above requirements, submission of such documentation will be necessary to receive future services from IFS, including but not limited to DS-2019 amendments, DS-2019 extensions, Add J-2 requests, Out of Country Status requests, travel validation signatures, and program transfers.

Each J-1 exchange visitor with program **start date on or after May 15, 2015** will need to purchase health insurance coverage for themselves and their J-2 dependents satisfying the above requirements in order for IFS to validate their immigration status and begin their exchange visitor program. It is also advisable for J-1 exchange visitors with program start dates just prior to May 15, 2015 to purchase health insurance coverage satisfying the above requirements in order to avoid the hassle of adjusting their health insurance coverage shortly after arrival.

Please contact [uaifs@email.arizona.edu](mailto:uaifs@email.arizona.edu) <sup>[1]</sup> or 626-6289 if you have questions.

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#### **Links**

[1] <mailto:uaifs@email.arizona.edu>