

For J-1 Exchange Visitors: How to purchase supplemental health insurance for your visit

1. If your existing health insurance does not meet the minimum requirements of the J-1 Exchange Visitor Program, you must purchase a supplemental insurance policy that will provide coverage for the entire period of your visit to the United States. The minimum requirements are:
 - Medical benefits of at least \$100,000 per accident or illness
 - A deductible not to exceed \$500 per accident or illness
 - Repatriation of mortal remains in the amount of \$25,000
 - Expenses associated with medical evacuation in the amount of \$50,000.
2. The lowest cost option we have found that meets the Exchange Visitor requirements is ISIS Health Insurance. To purchase ISIS Health Insurance, go to <http://www.isis-travelinsurance.com>.
 - a. Select an "Incoming to the USA" health insurance plan.
 - i. The J-1 visa holder qualifies for Plan A Student Standard or Plan B Student Super.
 - ii. Dependents must select from the Non-Student Plans.
 - b. The time period you select must cover your entire visit.
 - c. If you are 60-70 years of age, note that rates will be double what appear on the premium schedule.
 - d. Enrollment online should take 5-10 minutes.
 - e. After enrolling, you will receive:
 - i. Email confirmation within 30 minutes.
 - ii. Identification (ID) card.
 - iii. Certificate of Insurance
 - iv. Claim forms
 - v. Postage pre-paid envelopes for claim submissions
3. Many insurance companies offer supplemental insurance. You are free to select the insurance provider you prefer. You can compare coverage and prices of various companies by visiting the website InsureMyTrip <http://www.insuremytrip.com>. Be sure that the policy you select:
 - a. Has a medical limit of at least \$100,000 and meets all the J-1 requirements.
 - b. Applies to foreign nationals visiting the United States.
4. Other information about supplemental insurance:
 - a. Most hospitals and doctors will bill the insurance company directly for services provided.
 - b. You must pay for prescriptions yourself and then submit a claim for reimbursement.
 - c. You must be prepared to cover the amount of the deductible from your own personal funds. In the case of the ISIS policy, there is a \$100 deductible.
5. If you purchase a supplemental policy in your home country, you will need to translate the Schedule of Coverage into English.