

## U.S. Department of State Required Health Insurance Coverage for J-1/J-2 Exchange Visitors

J-1s and any J-2 accompanying spouse and dependent(s) may also be subject to the requirements of the Affordable Care Act [22 CFR 62.14(a)]. Be aware that the ACA requirements may exceed the U.S. Department of State requirements.

<b>Item</b>	<b>Minimum Requirement</b>
Medical Benefit	\$100,000
Repatriation of Remains	\$25,000
Medical Evacuation	\$50,000
Deductible per accident or illness	\$500

- < Covers pre-existing conditions after a reasonable waiting period
- < 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
- < Does not exclude benefits for perils inherent to the activities of the Exchange Visitor's program
- < Any insurance plan must be:
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- o time specify;
- o OR backed by the f home country;
- o OR part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor;
- o OR 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.