

INSURANCE REQUIREMENTS FOR J-1 EXCHANGE VISITORS

The insurance requirements of the Department of State Exchange Visitor's Program are indicated below.

- (a) Sponsors shall require each exchange visitor to have insurance in effect which covers the exchange visitor for sickness or accident during the period of time that an exchange visitor participates in the sponsor's exchange visitor program. Minimum coverage shall provide:
- (1) medical benefits of at least \$50,000 per accident or illness;
 - (2) repatriation of remains in the amount of \$7,500;
 - (3) expenses associated with medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000; and
 - (4) a deductible not to exceed \$500 per accident or illness.
- (b) An insurance policy secured to full the requirements of this section:
- (1) may require a waiting period for pre-existing conditions which is reasonable as determined by the current industry standards;
 - (2) may include provision for co-insurance under the terms of which the exchange visitor may be required to pay up to 25 percent of the covered benefits per accident of illness; and
 - (3) shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.
- (c) Any policy, plan, or contract secured to fill the above requirements, must, at a minimum be:
- (1) underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard and Poor's Claims-paying Ability rating of "A-" or above, a Weiss Research, Inc. rating of B+ or above, or such other rating as the Department 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 (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.
- (d) Federal, state or local government agencies, state colleges and universities, and public community colleges may, if permitted by law, self-insure any or all of the above-required insurance coverage.
- (e) At the request of a non-government sponsor of an exchange visitor program, and upon a showing that such sponsor has funds readily available and under its control sufficient to meet the requirements of this section, the Department may permit the sponsor to self-insure or to accept full financial responsibility for such requirements.
- (f) The Department, in its sole discretion, may condition its approval of self-insurance or the acceptance of full responsibility by the non-governmental sponsor by requiring such sponsor to secure a payment bond in favor of the Department guaranteeing the sponsor's obligations hereunder.
- (g) An accompanying spouse or dependent of an exchange visitor is required to be covered by insurance in the same amount [as the principal]. Sponsors shall inform exchange visitors of the requirement in advance of the exchange visitor's arrival in the United States.
- (h) An exchange visitor who willfully fails to maintain the insurance coverage set forth above while a participant in an exchange visitor program or who makes a material misrepresentation to the sponsor concerning such coverage shall be deemed to be in violation of these regulations and shall be subject to termination as a participant.
- (i) A sponsor shall terminate an exchange visitor's participation in its program if the sponsor determines that the exchange visitor or any accompanying spouse or dependent willfully fails to remain in compliance with insurance requirements.

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