

Health Insurance Requirement

All J-1 Exchange Visitors and their J-2 dependents are required by federal regulations to have medical insurance* for the entire period of their stay in the U.S. You may select the medical insurance that is best for you and any family; however, here is the minimum coverage that must be met:

1. \$100,000 per accident or illness
2. A deductible of no more than \$500 per illness and a co-pay not to exceed 25%
3. Medical evacuation in the amount of \$50,000. *Evacuation* refers to transporting an injured person for medical treatment.
4. Repatriation coverage for up to \$25,000. *Repatriation* refers to transporting a body to the country of citizenship after death.

If you willfully fail to maintain the insurance coverage as set forth or make a material misrepresentation to your J-1 sponsor regarding the coverage, you will be considered to be in violation of the Exchange Visitor Program regulations and will be subject to termination as an Exchange Visitor participant. It is your responsibility, not Yale's, to obtain and maintain insurance coverage.

Coverage Options

[Coverage for Degree-Seeking Students](#)

All full-time students working towards a Yale degree will receive [Yale Health](#) [1]'s Basic Coverage services free of charge. The coverage provided by the Yale Health Plan satisfies items # 1 and #2 above. Yale students are automatically enrolled in the International SOS plan (read below) which covers items #3 and #4 above.

Please be aware that the start date for the Yale Health Plan varies from school to school. Please check with your specific school if you have any questions. We recommend you carry traveler's insurance if your home insurance will not cover the expenses of emergency medical care while you travel and during your first few days at Yale.

[Dependents](#)

Degree-seeking students can enroll their dependents for Yale Health Care, but must do so by the enrollment deadline. Here is the [enrollment form](#) [2], and further details are in the [Student Handbook](#) [3].

[Coverage for Non-Degree Students](#)

Non-degree students (including DSR, VAR, special students, student interns, etc.) are generally not eligible for the student rates at Yale Health. You may be eligible to purchase the Yale Health Billed Associates Plan, or may use Yale Health on a fee-for-service basis. [Learn about other health coverage options on our website](#) [4] or [reach out to Yale Health](#) [5] for eligibility guidelines and rates.

If you choose not to use the Yale Health plan, you are responsible for obtaining healthcare coverage for the duration of your stay at Yale. This plan may be from a provider in our home country or may be purchased from a private provider, and must fulfill items # 1 and #2 above. If your family is with you in New Haven, each member must also have health insurance.

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Yale students are automatically enrolled in the International SOS plan (read below) which covers items #3 and #4 above.

Medical Evacuation and Repatriation Coverage

If you are in the U.S. on Yale's J-1 visa sponsorship items #3 and #4 above are covered for you by [International SOS](#) [6], a travel assistance program purchased by the University. If your spouse, partner or dependent children are traveling with you in J-2 status, they are also covered by the University's repatriation/medical evacuation plan. There are some conditions on dependent coverage, and in some cases, dependents need to pay a supplement. Please read the [International SOS policy for details](#). [7]

Affordable Care Act

J exchange visitors, including J-2 spouses and dependent(s), may be subject to the requirements of the Affordable Care Act. For more information on the Affordable Care Act, see these resources:

- [U.S. Department of Health & Human Services](#) [8]
- [Impact of the ACA on International Visitors](#) [9]

**Any insurance policy that fulfills these requirements must be 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 service that the Exchange Visitor Program may specify. Insurance coverage backed by the full faith and credit of the government of the Exchange Visitor's home country meets the requirements. Health benefits programs offered on a group basis to employees or enrolled students by a designated sponsor or underwritten by a federally qualified health maintenance organization (HMO) or an eligible competitive medical plan as determined by the Health Care Financing Administration shall also qualify. The medical and hospitalization coverage provided by the [Yale Health Plan](#) [10] meets and exceeds these requirements but does not provide coverage for medical evacuation and repatriation.*

Healthcare Coverage

Learn about healthcare in the U.S.
[11]

Yale Health

Depending on your Yale affiliation, you may qualify for the Yale Health plan.
[10]

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[10]

Source

URL:<https://oiss.yale.edu/immigration/f-1-and-j-1-students/requirements-in-detail/health-insurance-requirement>

Links

[1] <https://oiss.yale.edu/life-at-yale/health-wellness/yale-health> [2]
<https://yale.box.com/shared/static/auxx93su1jr2vyvhg2i8ck1o86uimipr.pdf> [3]
<https://yale.box.com/shared/static/5ztni1hc5jobdd4bna6o5rt2pyhkg0zx.pdf> [4] <https://oiss.yale.edu/life-at-yale/health-wellness/health-coverage-options> [5] [mailto:member.services@yale.edu](#) [6] <https://ogc.yale.edu/erm/ISOS> [7] <https://ogc.yale.edu/travel> [8]
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