

Health Insurance Requirement

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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.

Employees With Yale Health Insurance

Most Yale employees do not need to purchase any additional insurance, but there are a few exceptions. The majority of Yale employees receive benefits, including health insurance coverage. The coverage provided by the [Yale Health Plan](#) [1] satisfies items # 1 and #2 above. Yale employees are automatically enrolled in the International SOS plan (read below) which covers items #3 and #4 above.

Employees Starting After the First of the Month

The Yale Health Plan starts on the first day of the first month of employment (for example, [see HR description of coverage for Postdoctoral Associates](#) [2]). **Yale employees must find their own insurance to cover any time between their arrival in the U.S. and when the Yale Health Plan begins.** You may use your travel insurance to bridge this gap, or purchase temporary health insurance from a private insurer. Please see 'Private Insurance Plans' to the right for a few options.

Entering the U.S. Before Your DS-2019 Start Date

If you enter the U.S. before the start date on your DS-2019, we highly recommend that you purchase temporary health insurance, even though it's not federally required. You may use your travel insurance to bridge this gap, or purchase temporary health insurance from a private insurer. Please see 'Private Insurance Plans' to the right for a few options.

Medical Evacuation and Repatriation Coverage

If you are in the U.S. on Yale's J-1 visa sponsorship (as employee or unpaid affiliate) items #3 and #4 are covered for you by [International SOS](#) [3], 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.](#) [4]

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](#) [5]
- [Impact of the ACA on International Visitors](#) [6]

**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](#) [1] meets and exceeds these requirements, but does not provide coverage for medical evacuation and repatriation.*

Source

URL:<https://oiss.yale.edu/immigration/j-1-scholars/maintaining-legal-status/health-insurance-requirement>

Links

[1] <https://oiss.yale.edu/campus-community-life/for-students/health-wellness/yale-health> [2] <https://your.yale.edu> [3] <https://ogc.yale.edu/erm/ISOS> [4] <https://ogc.yale.edu/travel> [5] <https://www.hhs.gov/healthcare/about-the-aca/index.html> [6] <https://www.internationalstudentinsurance.com/explained/the-aca-and-international-students.php>