

# HEALTH INSURANCE

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Medical care in the United States is provided by private physicians, clinics and hospitals and is very expensive. The patient must have insurance or pay the medical costs at the time of treatment. In many countries the government takes care of the expense of health care for its citizens. In the United States, American citizens as well as visitors are responsible for these costs themselves. It is risky to be in the United States without adequate health insurance. Since a single day of hospitalization and medical treatment can cost thousands of dollars, many hospitals and doctors refuse to treat uninsured patients except in life-threatening emergencies. Most Americans rely on insurance, and you should do the same. Insurance gives you access to better and more timely health care and provides the only protection against the enormous costs of health care in this country.

Health insurance coverage is required for all J-1 program participants. You must have insurance or your sponsor will be required to terminate your J-1 program participation. The U.S. State Department has established minimum requirements for the coverage in order to protect you and any family members who are here with you in case of sickness or accident.

**NOTE:** You are required to have this insurance even if your visit to the U.S. is very brief. All J-1 visitors will need to show the Office of International Students and Scholars proof of having insurance coverage before obtaining a DS-2019 for dependents, travel or extension.

## How Medical Insurance Works

When you purchase health insurance, the money you pay (called the premium) is combined with the premiums paid by other people. This money is then used to pay the medical bills of those participants who need health care. Your coverage remains valid as long as you continue to pay your premium.

When you purchase insurance, the insurance company will provide you with an identification card for proof of your coverage when you need health care from a hospital or doctor. The company will also provide instructions for filing a claim. The company will evaluate any claim you file and make the appropriate payment for coverage under your particular policy. In some cases the company pays the hospital and/or doctor directly; sometimes they reimburse you after you pay the bill.

## **All exchange visitors**

If you have adequate health insurance from your home country which you wish to use, you must still purchase insurance for repatriation of remains and medical evacuation if this is not included in your policy. Hinchcliff, for example, sells this type of supplemental coverage. You may not buy this supplemental coverage through the University.

### **Summary of requirements for insurance coverage:**

Maximum coverage for medical benefits cannot be less than \$50,000; If you should die in the United States, your insurance must provide at least \$7,500 to send your remains to your home country. This is called "repatriation of remains". If, because of serious illness or injury, you must be sent home on the advice of a doctor, the insurance must pay up to \$10,000 for the expenses of your travel. This is called "medical evacuation."

The deductible cannot be more than \$500 per accident or illness. This is the amount you would have to pay before the insurance company pays anything. Many policies have a much lower deductible, which is good for you. The insurance must pay at least 75% of covered medical expenses. After you have paid the deductible, an insurance policy usually only pays a percentage of your medical expenses and you pay the rest. The percentage you pay is called co-insurance or a co-payment.

The policy may establish a waiting period before it covers pre-existing conditions (health problems you had before you bought the insurance), as long as the waiting period is reasonable by current standards in the insurance industry.

The policy must be backed by the full faith and credit of your home country government or the company providing the insurance must meet minimum rating requirements established by the State Department (an A. M. Best rating of A- or above, and Insurance Solvency International, Ltd. (ISI) rating of A- or above, a Standard and Poor's Claims-paying ability rating of A- or above, or a Weiss Research, Inc. rating of B+ or above).

Most insurance policies exclude coverage for certain conditions. The J-1 regulations require that if a particular activity is a part of your exchange visitor program, your insurance must cover injuries resulting from your participation in that activity.