RESPONSIBILITIES AS A J-1 VISA HOLDER

US Department of State Laws require all J-1 visa holders to maintain health insurance during their stay in the United States. J-1 Professors and Short-Term Scholars will be responsible for selecting, obtaining and maintaining an insurance plan. Failure to have health insurance is a violation of J-1 status. Please arrange health insurance prior to arrival in the U.S.

HEALTH INSURANCE REQUIREMENTS

J-1 Visa-holders are required to have health insurance that meets at least the following minimum standards:

- Medical benefits of at least $100,000 per accident or illness
- Benefits for repatriation of remains in the amount of at least $25,000
- Benefits for medical evacuation in the amount of at least $50,000
- A maximum deductible per accident or illness of at most $500

AFFORDABLE CARE ACT

In some cases, J-1 visa holders will be subject to the Affordable Care Act’s requirement to carry ACA-compliant insurance.

- Nonresident aliens for tax purposes are not subject to the individual mandate
- Resident aliens for tax purposes are subject to the individual mandate

To determine your alien tax residency status, visit:

For further information regarding the Affordable Care Act and how to obtain an Affordable Care Act insurance plan, if eligible, visit www.healthcare.gov.

HEALTH INSURANCE PLANS FOR J-1 VISITORS

Insurance plans that meet J-1 requirements include, but are not limited to, the following:

- http://www.insubuy.com/j1-visa-health-insurance/
- http://www.visitorscoverage.com/j1-visa-insurance/plans/
- https://www.isoa.org
- https://www.compassstudenthealthinsurance.com/
- http://www.culturalinsurance.com

RESPONSIBILITIES OF J-2 VISA HOLDERS

Please note: J-2 dependents are required to have insurance at the same standard as J-1 visa-holders. J-2 visa-holders may also be subject to the terms of the Affordable Care Act.