Office for International Students & Scholars

Mandatory Health Insurance Coverage
J-1 Exchange Students

U.S. government regulations require J-1 visa holders and their dependents to have adequate health insurance at all times that meet the following criteria:

- Medical benefits of at least $100,000 per accident or illness
- Repatriation of remains in the amount of $25,000 in the event of death
- Medical evacuation to your home country in the amount of $50,000
- A deductible of no more than $500 per accident or illness
- Co-payment of medical expenses of no more than 25%

Any insurance policy secured to fulfill the above requirements must be underwritten by an insurance corporation having

- An A.M. Best rating of "A" or above, or
- A McGraw Hill Financial/Standard & Poor’s Claims-paying Ability rating of "A-" or above, or
- A Weiss Research, Inc. rating of "B+" or above, or
- A Fitch Ratings, Inc. rating of "A-" or above, or
- A Moody’s Investor Services rating of “A3” or above, or
- Such other rating service that the Exchange Visitor Program may specify from time to time.

Insurance coverage backed by the full faith and credit of the government of the Exchange Visitor's home country may be deemed to meet the above requirements.

An Exchange Visitor who willfully fails to maintain the insurance coverage as set forth or who makes a material misrepresentation to the sponsor regarding the coverage will be considered to be in violation of the U.S. State Department regulations and will be subject to termination as an Exchange Visitor participant.

Please also note that all exchange visitors and any accompanying J-2 dependent(s) may be subject to the requirements of the Affordable Care Act. For more information on the Affordable Care Act, please visit this link: [http://www.hhs.gov/healthcare/rights/](http://www.hhs.gov/healthcare/rights/) and [https://www.healthcare.gov/](https://www.healthcare.gov/).

It is your responsibility to obtain and maintain insurance coverage.

The following companies offer health insurance coverage, travel insurance, and medical evacuation and repatriation to international students and scholars. Before choosing the insurance plan that is right for you, make sure that the insurance policy meets the minimum requirements of the U.S. State Department regulations for health insurance coverage.

Please note that the following only represents a sample list. DePaul University does not necessarily endorse the following companies. DePaul encourages students to investigate medical insurance policies thoroughly prior to making an insurance decision. It is your responsibility to contact each company to research your options.

**Aetna Student Health**
http://studentaffairs.depaul.edu/hwp/healthservices.html
[https://www.aetnastudenthealth.com/](https://www.aetnastudenthealth.com/)
Just click "Find Your School" and enter 711116 as your policy number

**International Student & Scholar Medical Insurance**
The Harbour Group, LLC
1800 Michael Faraday Drive, Suite 201, Reston, VA 20190
Phone: 800-252-8160; [www.hginsurance.com](http://www.hginsurance.com)

**Medical Insurance for International Travelers**
CMI Insurance Specialists
1447 York Road, Suite 400, Lutherville, MD 21093
Phone: 410-583-2595; [www.globalmedicalusa.com](http://www.globalmedicalusa.com)

**ISO Student Health Insurance**
150 West 30th Street, Suite 1101, New York, NY 10001
Phone: (800) 244-1180
Website: [www.isoa.org](http://www.isoa.org)

**HTH Worldwide Insurance Services, Inc.**
12900 Federal Systems Park Dr., Suite 2A, Fairfax, VA 22033
Phone: 800-242-4178, Website: [www.hthstudents.com](http://www.hthstudents.com); [www.hthworldwide.com](http://www.hthworldwide.com)