Health Insurance Requirements for J-1/J-2 Visa Holders

Who Needs Insurance?

All J-1 Exchange Visitors (EVs) and J-2 dependents (spouse and minor children) are required to have medical health insurance (sickness and accident), as well as medical evacuation and repatriation insurance in effect for the entire duration of their Exchange Visitor Program. The entire duration of the EV Program is the “begin and end” date as recorded in SEVIS and listed in section #3 (form covers period) on the most current DS-2019.

Health Insurance Minimum Requirements:

An EV has the option to purchase more comprehensive health insurance coverage, but the coverage must meet at least the minimum requirements listed below:

- $100,000 per sickness/illness - $25,000 for repatriation
- $100,000 per accident/injury - Maximum $500 deductible
- $50,000 for medical evacuation

In addition to coverage during the program participation dates, EV's may voluntarily choose "entry to exit" plans that also cover time between entry to the U.S and the program begin date, and any time after the program end date and departure from U.S.

Although you are not required to purchase health insurance that is more comprehensive and exceeds the minimum requirements, we recommend that you consider the most appropriate type of insurance for you and your dependent family members. For an overview of health insurance in the U.S., click here, and for more information, review details on page 2 of your DS-2019, item (f).

Keep in mind that a willful failure to carry insurance is considered a violation of the Exchange Visitor Program regulations. The Department of State (DOS) treats willful failure to carry insurance as a serious infraction for which neither correction of the record nor reinstatement of legal status are available as remedies. EV's who willfully fail to maintain the insurance coverage while a participant in an EV program, or who make material misrepresentations to the sponsor concerning such coverage, will be deemed to be in violation of these regulations and will be subject to termination of their J visa status.

Providing Proof of Health Insurance:

Procedures for Students and Scholars

Student Categories:

Non-Degree exchange and Degree-Seeking students at the University of Utah

A health insurance premium for each semester will be included in the tuition bill for students that are visiting the University of Utah, either as a degree-seeking student (BS, MS, PhD) or as non-degree exchange student, unless they are awarded a waiver. If a visiting student does seek a waiver, they are still required to provide proof of health insurance coverage to the ISSS office. If proof of health insurance is not provided, or if the health insurance coverage does not meet the minimum requirements of the J-1 visa Exchange Program, the visa status will be subject to termination.
Keep in mind that the University of Utah sponsored health insurance for students does meet the requirements of the J-1 Exchange Visitor Program. **ISSS cannot validate your arrival in the SEVIS immigration database, without this information.**

**Scholar Categories:**

Research Scholar, Short Term Scholar, Professor, Student Intern

Upon arrival, an EV will submit a “Report Your Arrival” E-form through [UAtlas](https://uatlas.utah.edu). As part of the E-form, proof of health insurance coverage must be provided. **ISSS cannot validate your arrival in the SEVIS immigration database, without this information.** Instructions will be provided as part of the pre-arrival packet. Some exchange visitor scholars will have an opportunity to participate in the University plan, and some may not. For more details, please review the information below.

- **EV’s that are able to participate in the health insurance plan through the University of Utah** may submit their offer letter (stating they will receive university health benefits) in the E-form as it can take a few weeks to receive official proof. Even though participation in this plan is an option made available to you, please remember that **you must be proactive and select this insurance coverage**, as it will not take effect unless you make that choice and “sign up” and elect to participate in this insurance plan. Once you have official proof of coverage, such as a card or summary of benefits, email a copy to [internationalscholars@utah.edu](mailto:internationalscholars@utah.edu).

  **Please note:** Health Insurance for faculty and staff (scholars) provided through the University of Utah does meet the minimum requirements of the J-1 Exchange Program, as long as it is combined with J-1 Visa Holder Travel Insurance. For EVs that are paid by the University and are allowed to participate in the University’s health insurance plan, are automatically enrolled in this travel insurance, which covers **repatriation** and **medical evacuation** coverage. Proof of this coverage will appear on the paystub.

- **EV’s with private travel insurance or insurance from a foreign or government entity** must provide proof of coverage by providing a copy of a **summary of benefits, declaration page, policy, or documentation in English from the insurance provider** when they submit the “Report Your Arrival” E-form through [UAtlas](https://uatlas.utah.edu).

**Disclaimer:** International Student & Scholar Services provides support and information related to U.S. immigration laws and regulations related to F and J status. ISSS staff are not attorneys and any information provided by us should not be construed as legal advice. Individuals are welcome to consult a qualified immigration attorney for specific legal advice, particularly in complicated cases. For a list of local Utah attorneys please visit our website [here](http://www.iss.sfsu.edu/).