

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 period of required coverage is the actual duration of the EV's participation in the program as recorded in SEVIS and listed as the "Program Begin Date" and the "Program End Date" on the most current DS-2019.

Health Insurance Minimum Requirements:

An EV has the option to purchase higher coverage, but the coverage must meet at least the minimum requirements below:

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

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 start 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.**

Please note: Willful failure to carry insurance is considered to be 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:

Upon arrival, an EV will submit a "Report Your Arrival" E-form through [UAtlas](#). As part of the E-form, proof of health insurance coverage needs to be provided. ISSS cannot validate your arrival in the SEVIS immigration database, without this information.

EV's with insurance 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. Once official proof of coverage is received, you can email a copy to internationalscholars@utah.edu.

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.**