

## 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](#). 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](#).

**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](#).