



# International Students & Scholars Office

## Student Academic Affairs

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## J-1 & J-2 Health Insurance Requirements and Options

J-1 Exchange Visitors and their accompanying J-2 dependents are required to hold primary insurance and medical evacuation and repatriation insurance for the duration of the J exchange visitor program. Please review this page for U.S. Department of State insurance requirements and options.

Minimum levels of health insurance coverage must provide:

1. medical benefits of at least \$100,000 per illness or accident
2. deductible not to exceed \$500 per accident or illness
3. expenses associated with medical evacuation in the amount of \$50,000
4. repatriation of remains in the event of death in the amount of \$25,000
5. Coverage of pre-existing conditions after a reasonable waiting period
6. Co-payments that do not exceed 25 percent

The corporation underwriting the insurance policy must have one of the following ratings:

1. an A.M. Best rating of ?A-? or above;
2. an Insurance Solvency International, Ltd. (ISI) rating of ?A-i? or above;
3. a Standard & Poor?s Claims-paying Ability rating of ?A-? or above; or
4. a Weiss Research, Inc. rating of ?B+? or above

If you will have University coverage, please discuss health insurance coverage with your UCSF department; UCSF health insurance is arranged through the sponsoring department.

Government regulations require that J programs be terminated if a scholar or their J-2 dependent willfully fails to comply with insurance requirements. Unfortunately, if a scholar's program is terminated due to lack of insurance coverage for the J-1/J-2, the scholar is not eligible to apply for reinstatement.

### Potential Program Termination

Failure to maintain USDOS insurance requirements for the J-1 scholar or J-2 dependents for the entire program duration will result in program termination. If an EV program is terminated, both the J-1 and J-2 must return to their home country immediately. J-1 scholars (including J-2 dependents) cannot apply for reinstatement if their program has been terminated.

## Affordable Care Act

J-1 and J-2 exchange visitors may be subject to the requirements of the Affordable Care Act <sup>[1]</sup>

## Insurance Options

All J-1 scholars and their J-2 dependents are required to maintain health insurance coverage that meets U.S. Department of State requirements for their program duration. Scholars are independently responsible for verifying that their insurance meets Department of State requirements.

### Option 1: Scholars who hold the UCSF Postdoctoral Title

All UCSF postdocs, including international postdocs, are eligible for health care benefits through the University of California Postdoctoral Scholar Benefits Plan.

Learn more about the UC Postdoctoral Scholar Benefits Plan <sup>[2]</sup>.

Your PI is required to pay for most of the cost of your benefits for you and your eligible dependents. You pay only a small percentage of your monthly premium. There is only one circumstance in which your PI may not be required to pay for your benefits: If your salary is paid by an external funder and this funder states *in writing* that they will provide you with a specific amount of money (separate from your salary) to pay for your benefits, then your PI may use that money to pay the cost of benefits. If the amount for benefits from your funding source is less than the total cost, then the PI *must* cover the remaining amount from his/her own sources.

In addition to paying a very small portion of your medical care premium, you may be required to make a co-payment when you visit a health care provider.

Refer to the UCSF Postdoctoral Affairs Office website <sup>[3]</sup> for more information about postdoc benefits.

### Option 2: Scholars who *do not* hold the UCSF Postdoctoral title

Scholars who do not hold the UCSF postdoctoral title must carry insurance that meets Department of State requirements. A few options are listed below. *This list is not exhaustive nor does it imply any endorsement or product guarantee by UCSF International Students and Scholars Office.*

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## **TaiAn Financial LLC**

13747 Fieldshire Terr., Carmel, IN 46074

Phone (English): (317) 318-8259

Phone (Chinese): (317) 318-8258

TaiAn email address <sup>[4]</sup>

TaiAn website in English <sup>[5]</sup>

TaiAn website in Chinese <sup>[6]</sup>

## **Student Health Advantage Insurance**

Barney & Barney, administered through Marsh & McLennan

9171 Towne Centre Drive

San Diego, CA 92122

Phone: (800) 321-4696

Fax: (858) 452-7530

Student Health Advantage Website <sup>[7]</sup>

## **Visitors Coverage Insurance**

355 West Olive Avenue

Suite #205

Sunnyvale, CA 94086

Phone: (408) 737-.2538

Fax: (408) 737-2555

Visitors Coverage Website <sup>[8]</sup>

## **International SOS**

International SOS Assistance Inc.

3600 Horizon Boulevard

Suite 300

Philadelphia, PA 19053

Phone: (215) 942-8000

Fax: (215) 942-8299

International SOS Website <sup>[9]</sup>

**\*If looking for medical evacuation and repatriation coverage *only* (this is also a legal requirement), please see below:**

Betins, International Health & Travel Insurance Website [10]

*This option does not imply any endorsement or product guarantee by UCSF International Students and Scholars Office.*

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UCSF Main Site

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**Links**

[1] <https://www.hhs.gov/healthcare/about-the-aca/index.html>

[2] <https://hr.ucsf.edu/hr.php?A=158&org=c&AT=hr>

[3] <http://postdocs.ucsf.edu/psbp>

[4] <mailto:taianfinancialllc@gmail.com?subject=UCSF%20Insurance%20Inquiry>

[5] <http://www.taianfinancial.com/#isucsf>

[6] <http://www.taianfinancial.com/#icnsucsf>

[7] <http://mma-west.com/international-scholars>

[8] <http://www.visitorscoverage.com>

[9] <http://www.internationalsos.com>

[10] <http://www.betins.com/Products/Evacuation/Evacuation.aspx>