



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 note that exchange visitors and their dependents are responsible for complying with all applicable U.S. health insurance requirements. Information regarding health insurance coverage options and the Affordable Care Act is available through the U.S. Department of Health & Human Services and HealthCare.gov. For additional information about the Affordable Care Act and health insurance coverage options in the United States, please visit:

- <https://www.hhs.gov/healthcare/index.html>
- [Health Insurance Marketplace \(HealthCare.gov\)](http://HealthInsuranceMarketplace(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. It is your responsibility to contact each company to research your options.

ISO Student Health Insurance

www.isoa.org

PSI (Professional Service, Inc.)

www.psiservice.com

BlueCrossBlueShield Global Solutions

www.bcbsglobalsolutions.com

LewerMark/Compass

www.lewermark.com

Seven Corners

www.sevencorners.com