



THE EXCHANGE VISITOR HEALTH INSURANCE REQUIREMENT

Purpose of This Sheet

This handout is designed for J-1 Exchange Visitors and their dependents. It explains the need for health insurance in the United States and outlines the minimum provisions of the coverage required by Immigration of every person in J-1 or J-2 status. It also defines some of the terms generally used in discussions of health insurance.

The Requirement

As an Exchange Visitor in the United States, you must carry health insurance for yourself **and your J-2 dependents** for the full duration of your J program. Government regulations stipulate that if you willfully fail to carry health insurance for yourself and your dependents, your J-1 sponsor must terminate your program. The sponsor must then report the termination to the Department of Homeland Security (DHS).

The Reason for the Requirement & The Need for Health Insurance

It is **dangerous** to be in the United States without adequate health insurance. Although in many countries the government bears the expense of health care for its citizens, and sometimes even for visitors, individuals and families in the United States are responsible for these costs themselves. Since a single day of hospitalization and medical treatment can cost thousands of dollars, many hospitals and doctors refuse to treat uninsured patients except in life-threatening emergencies. Most Americans rely on insurance, and you should do the same. Insurance gives you access to better and more timely health care, and provides the only protection against the enormous costs of health care in this country.

How Medical Insurance Works

When you purchase health coverage, the money you pay (your premium) is combined with the premiums of others to form a pool of money. That money is then used to pay the medical bills of those participants who need health care. Your coverage remains valid only as long as you continue to pay your insurance premiums.

Once you purchase insurance, the company will provide you with an insurance identification card for use as proof of your coverage. You will present this card when you seek health care from a hospital or doctor. The company will also provide written instructions for reporting and documenting medical expenses (filing a claim). The company will evaluate any claim that you file, and make the appropriate payment for coverage under your particular policy. In some cases the company pays the hospital or doctor directly; in others the company reimburses the policy holder after he or she has paid the bills.

Business Exchange Students & Scholars

Business exchange students will be required to purchase health insurance through SIUE Health Service at a premium. The premium amount could potentially fluctuate for each semester. Our office will inform our partner universities and exchange students of the premium amount each semester. The students will pay the premium through their online accounts and the insurance will cover them for the duration of their stay at SIUE. If a student receives funding from their country that includes insurance, please let us know and our office will work to get the SIUE health insurance removed from their bill.

Non-Business Exchange Students & Scholars

All non-business exchange students and scholars must purchase University health insurance unless they have obtained a waiver from the International Advisor for an alternate insurance plan.