

Health Insurance Policy for J-1 “Students,” “Student Interns,” “Research Scholars,” “Professors,” and “Short Term Scholars” Sponsored Under the UT Southwestern Exchange Visitor Visa Program

Effective date of policy: January 1, 2015

Policy revision date: June 1, 2015

Purpose of Policy:

Ensure J-1/J-2 visa holders sponsored by UT Southwestern maintain health insurance and medical evacuation and repatriation insurance that meets State Department regulations and is compliant with the Affordable Care Act.

Summary of the Requirement:

The U.S. Department of State J-1 Exchange Visitor regulations require that all J-1 Exchange Visitors and their J-2 dependents maintain valid major Medical, Medical Evacuation, and Repatriation of Remains Insurance during the period of J status as outlined on the Form DS-2019. In 2015, the minimum mandatory insurance coverage amounts for each J-1 visa holder and J-2 dependent will increase in 2015 to:

1. Medical benefits of at least US\$100,000 per accident or illness
2. A deductible (the amount for which you are responsible) not to exceed US\$500 per accident or illness
3. Repatriation of remains coverage in the amount of US\$25,000
4. Expenses to cover medical evacuation of the visitor(s) to the home country in the amount of US\$50,000
5. Underwritten by an insurance corporation having a rating that meets Department of State requirements, Backed by the full faith and credit of the government of the exchange visitor’s home country, or part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor

NOTE: J-1 exchange visitors who meet rules of the Internal Revenue Service to be treated as U.S. residents for tax purposes may be subject to tax penalties unless they purchase health insurance that is compliant with the “Affordable Care Act.”

Willful failure to comply with this requirement will result in the termination of the exchange visitor’s program. To avoid termination of ‘J’ sponsorship, it is critical that this mandatory compliance requirement be met. Guidelines for meeting the requirement are provided below:

1. All J-1 visa holders and their J-2 dependents in the U.S. must purchase “medical evacuation and repatriation” coverage as indicated above.
2. All J-1 exchange visitors and their J-2 dependents in the U.S. must secure health insurance through one of the following options:
 - a. Employee health insurance benefits plan offered by UT Southwestern or an affiliated hospital*
 - b. UT System student coverage offered through Academic Health Plans*
 - c. Health insurance coverage that meets the above requirements; some examples are listed at http://www.nafsa.org/Find_Resources/Supporting_International_Students_And_Scholars/Network_Resources/International_Enrollment_Management/Health_Insurance_Companies/
 - d. A health insurance policy meeting the above requirements that is backed by the full faith and credit of your home country government

*These policies meet requirements of the “Affordable Care Act”

Comparison of Key Elements of Coverage for Three Different Health Insurance Providers:

Type of Coverage	Percentage of UT Southwestern Employment	UT Select Employee Plan	Academic Health Plans	COMPASS Care International (Example only--see COMPASS link below for cost by age of applicant)
Pre-existing conditions (e.g. diabetes, pregnancy, chronic health conditions)		Yes	Yes	No
Premium Sharing (employer pays all or part of cost)		Yes	No	No
Dental Coverage Available for an Additional Fee		Yes	Yes	No
Monthly Premium for single employee	100% UTSW Employee	\$0/month	\$182/ month	align="center">\$58 (for scholar aged 31-40); deductible of \$500
	50-99% UTSW employee	\$263.70/ month		
	<50% UTSW Employee	\$527.40/ month		
Monthly Premium for Spouse	100% UTSW employee	\$227.07/ month	\$512/ month	align="center">\$258
	50-99% employee	\$629.01/ month		
	<50% employee	\$1030.95/ month		
Monthly Premium for Children	100% UTSW employee	\$237.49/ month	\$282/ month	align="center">\$56.40 for each child
	50-99% employee	\$589.64/ month		
	<50% employee	\$941.79/ month		
Employee & Family	100% UTSW employee	\$447.17/ month		
	50-99% employee	\$938.38/ month		
	<50% employee	\$1429.59/ month		
Doctor/Facility will send your bill to insurance company		Usually; check with doctor or facility	Varies; check with doctor or facility	Varies; check with doctor or facility
Coverage Period		Start date to end date of employment	Academic Semester or Year	15 days – 12 months; renewable
Method of Payment		Monthly installments withheld from pay check	Enrolled students: monthly installment plan; Scholars pay in advance.	Payment required in advance, but may be purchased in increments of several months and renewed required period
Affordable Care Act Compliant?		Yes	Yes	No

More Information:

UT Select Employee Health Insurance – <http://www.utsystem.edu/offices/employee-benefits/active-employee-insurance>

Academic Health Plans— <https://utsouthwestern.myahpcare.com/benefits>

COMPAS Care Student & Scholar Policy-- http://compassstudenthealthinsurance.com/compare_international_insurance_plans.php