



GEORGETOWN UNIVERSITY

HEALTH INSURANCE OPTIONS FOR J-1 SCHOLARS

All J-1 scholars are required to obtain and maintain health insurance, for themselves and any J-2 dependents, which meets the J-1 requirements for their entire period of J-1 status:

- The minimum requirement for health insurance coverage is \$100,000 per accident or illness;
- Insurance coverage for medical evacuation is required at a minimum of \$50,000. This is used in the unlikely event that you or your family member must be evacuated to your home country for medical treatment;
- Insurance coverage for repatriation of remains is required at a \$25,000 minimum. This is used in the unlikely event that you or a family member should die in the United States and the remains must be returned to your home country; and
- The maximum deductible on the health insurance may not exceed \$500 per accident or illness.

UNDERSTANDING YOUR OPTIONS

Here are some options for obtaining the required health insurance. Please note that these options do not apply to students in J-1 status enrolled at Georgetown University (who are required to enroll in the University's student health insurance plan) or to student interns in J-1 status (who are required to have insurance before they enter the United States).

Georgetown Health Insurance for University Employees

If you have been offered a full-time, paid, benefits-eligible position at Georgetown, you may obtain your insurance through the University. The Georgetown University insurance plans offered to paid, full-time employees meet the J-1 requirements (except the Kaiser HDHP 3 Signature and CareFirst CDHP plans). If you are paid by Georgetown and are eligible for Georgetown insurance, you should review your benefits options at <https://benefits.georgetown.edu/> and make your elections in GMS. J-2 dependents may be added to the University plan also. You must have a Social Security Number to select your insurance, and you must enroll in the insurance within 30 days of your appointment start date. Benefits begin on the first of the month, so if you start your appointment in the middle of the month, you will need temporary insurance to cover you until you are eligible for the University insurance.

Insurance from your Home Country

Many scholars bring their health insurance from their home country. This is a good option if your insurance meets all the J-1 requirements above.

Insurance from another U.S. Insurance Provider

Most U.S.-based insurance does not meet the J-1 requirements, including insurance obtained from the health insurance exchanges/marketplaces (Obamacare) and Medicaid.

However, there are companies offer insurance that specifically meets the J-1 requirements. Below are some of the options. If you enroll in one of these plans, please be sure that you are enrolling in a plan that meets the J-1 requirements listed above. Additionally, you should verify that the insurance would cover expenses related to coronavirus or any other illness or medical condition you may need to seek treatment for while in the United States.

International Student Insurance	http://www.internationalstudentinsurance.com/
International Student Protection	http://intlstudentprotection.com/
Tokio Marine HCC	https://www.hccmis.com/
Patriot America/IMG International Medical Group, Inc.	http://www.imglobal.com/index.aspx
Gateway	http://www.gatewayplans.com/
The Harbour Group	http://www.hginsurance.com/
Compass Benefits Group	http://www.compassbenefits.com/

TIPS FOR SELECTING A HEALTH INSURANCE PROVIDER

The U.S. has some of the most expensive health care in the world. Depending on the insurance you select, you will be expected to pay a smaller or larger percentage of any medical bills. When choosing your insurance, you should carefully consider your average health expenses and the potential cost of a medical emergency and choose the plan that offers the right amount of coverage for you.

There are many insurance providers available, and the options can be overwhelming. You should carefully review the details of any insurance plan you are considering and keep in mind that cost should not be the only factor you consider. A plan that works for one person may not be the best option for another. Some plans provide coverage for basic or specialized medical needs while others may charge additional fees or will not cover certain medical needs such as prescriptions, dental, vision, maternity or other pre-existing conditions.

Some points to consider are:

- How long will you be in the U.S.? Some plans require you to purchase a minimum amount • Will you bring family members with you? Does the plan cover them?
- Is your spouse pregnant? Some plans consider this a pre-existing condition and will not cover pregnancy related costs.
- Does anyone in your family have existing medical conditions?
- Does the insurance plan cover coronavirus or other illnesses you may need to seek treatment for?
- Will you need to purchase prescription medicines while you are here?
- How much can you afford to pay per month (premium)?
- How much can you afford to pay before your insurance pays (deductible)?

When considering your options, keep in mind that routine visits to a doctor will cost approximately \$100 to \$150 per visit, which does not include any tests or medications you may need. A trip to the emergency room will cost at least twice that amount, and a day in the hospital could cost thousands of dollars. Prescription drugs can also be quite costly.