



GEORGETOWN UNIVERSITY

# HEALTH INSURANCE OPTIONS FOR J-2 DEPENDENTS

All J-1 students are required to obtain and maintain health insurance, for themselves and any J-2 dependents that meets the [J-1 requirements](#).

## UNDERSTANDING YOUR OPTIONS

### Georgetown University Student Health Insurance

Georgetown requires J-1 students to purchase the University Premier Plan. This coverage is greater than that required by Federal Regulations for J-1 students. J-2 dependents may be added to the University plan.

<http://studenthealth.georgetown.edu/insurance/requirements/full-time/coveragerates>

### Insurance from your Home Country

Many dependents coming to Georgetown bring their health insurance from their home country. This is a good option if your insurance meets all the [J-1/J-2 requirements](#).

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

## TIPS FOR SELECTING A HEALTH INSURANCE PROVIDER

The United States 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 health insurance 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. 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. When selecting an insurance plan, you should choose a plan that meets your individual health needs.

Some points to consider are:

- How much of a monthly premium can you afford?
- Do you need individual or family coverage?
- Do you require coverage for routine visits and emergency care, or just emergency care?
- Do you want prescription coverage also?
- Do you have an existing medical condition for which you will require treatment?
- What is the 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.