

J-1 Exchange Visitor (EV) Insurance Requirements
Middlebury College/Middlebury Institute of International Studies at Monterey

Health Insurance

As a J-visa holder, you are required to have health insurance during your entire stay in the U.S. in J-1 visa status for you and your J-2 dependents. The insurance plans must meet the following requirements:

1. Medical benefits of at least \$100,000 per accident or illness;
2. Repatriation of remains in the amount of \$25,000;
3. Expenses associated with medical evacuation of the EV to the home country in the amount of \$50,000; and
4. A deductible not to exceed \$500 per accident or illness.

Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be:

1. Underwritten by an insurance corporation having an A.M. Best rating of "A+" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A+" or above; a Weiss Research, Inc. rating of "B+" or above; a Fitch Ratings, Inc. rating of "A+" or above; a Moody's Investor Services rating of "A3" or above; or such other rating as the Department of State may from time to time specify; or
2. Backed by the full faith and credit of the government of the Exchange Visitor's home country; or
3. Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or
4. Offered through or underwritten by a federally qualified Health Maintenance Organization or eligible Competitive Medical Plan as determined by the Centers for Medicare and Medicaid Services of the U.S. Department of Health and Human Services.

Any J-1 Exchange Visitor who fails to maintain minimum insurance coverage for themselves or their J-2 dependents can be subject to termination of their Exchange Visitor status, so it is important that you have adequate health insurance for the duration of your stay while participating in your J-1 program. If you do not already have insurance, which covers these requirements while you are in the U.S., you should purchase a plan prior to your arrival on campus.

Many U.S. companies provide health insurance for international Exchange Visitors. Some Exchange Visitors qualify for plans offered by Middlebury to its students and benefits-eligible scholars (professors, researchers, short-term scholars). For Exchange Visitors who do not qualify for a plan offered by Middlebury, we provide this resource list of companies that offer insurance plans for J-1 students and scholars. Middlebury does not endorse any of the companies on this list, nor is this list a complete list of available options. You will need to make sure that the plan you purchase meets the J-1 regulatory requirements.

- Gateway USA: <http://www.gatewayplans.com/health-insurance-for-us-visitors/>
- ISO: <https://www.isoa.org/#plans> (Click on "J1 Exchange Plan" box at the bottom to see an overview.)
- Compass Benefits Group: <https://www.studenthealthusa.com/plans.html> (Scroll to section labeled "Plans for J Visas".)
- UnitedHealthcare Global: <https://www.uhcsafetrip.com/our-insurance-products/travel-protection/>
- GeoBlue: <https://www.geobluestudents.com/plan-options/inbound-international-travelers>
- iNext Insurance: <https://www.inext.com/plans/travel-to-usa/work/>
- Global Benefits Group: <http://gbg.com/#/OurProducts/Students> (Link is for J-students. J-scholars, can contact them.)
- The Harbour Group, LLC: <https://www.hginsurance.com/#!>
- Rust International Associates: https://www.rustassoc.com/international_students/j1_scholars.cfm
- Gallagher Student Health & Special Risk (*primarily for Middlebury College undergraduate students*): <https://www.gallagherstudent.com/students/student-home.php?idField=1187/>
- International Student Protection (*primarily for Middlebury Institute students*): <http://intlstudentprotection.com/>

If you are a J-1 Exchange Student at the Middlebury Institute, please visit the health insurance section on their website at: <https://www.middlebury.edu/institute/student-life/health-wellness/insurance>

Please see other side for important information about the Affordable Care Act (ACA) →

Affordable Care Act

All Exchange Visitors and any accompanying spouse and child dependent(s) may be subject to the requirements of the Affordable Care Act (ACA) [22 CFR 62.14(a)]. Per the NAFSA: Association of International Educators website:

The [Patient Protection and Affordable Care Act](#) (Affordable Care Act - ACA) requires individuals who do not maintain "minimum essential healthcare coverage" to make an additional payment to the Internal Revenue Service (IRS) when they pay their taxes, unless they are exempt. This is often called the "individual mandate." [...]

The individual mandate and nonimmigrant students and scholars: A nonimmigrant alien's [tax residency status](#) under Internal Revenue Service (IRS) rules determines whether he or she is subject to the requirement to carry ACA-compliant insurance or to pay the tax penalty for not carrying it:

- **Nonresident** aliens for tax purposes are not subject to the individual mandate
- **Resident** aliens for tax purposes are subject to the individual mandate

Background: The ACA provides in general that aliens who are "lawfully present in the United States" will be subject to the individual mandate and the shared responsibility payment. IRS regulations at 26 CFR [26 CFR §1.5000A-1\(a\)](#) provide that "For each month during the taxable year, a nonexempt individual must have minimum essential coverage or pay the shared responsibility payment." The question then becomes whether nonimmigrants are "exempt" or "nonexempt." If exempt, they do not need to carry minimum essential coverage or pay the shared responsibility payment under the ACA. Since the shared responsibility payment is connected to the tax process, the categories of individuals exempt from the individual mandate are listed in IRS regulations, at [26 CFR §1.5000A-3](#) [as amended by [78 Fed. Reg. 53646](#) (August 30, 2013)].

Applying the rules for determining tax status requires great attention to detail, and a nonimmigrant's tax residency status (and therefore his or her liability under ACA) can change during the year.

For additional information on tax filing requirements for students and scholars and to learn more about the ACA, please consult a tax expert.

International Student and Scholar Services (ISSS)

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