

## Health Insurance For J-1 Exchange Visitors of Southern Connecticut State University

In the United States it is the individual's responsibility to arrange for payment of medical expenses, which can be *extremely expensive*. This is in contrast to health care systems in some other countries. Health insurance is a way to protect yourself from these high costs by paying a monthly premium to the insurance company and, in return, the company pays a specified amount or portion of your medical costs if you become sick or injured. Health insurance may be purchased individually and some employers provide health insurance coverage for their employees at low or no cost. *At Southern Connecticut State University, all visiting scholars and accompanying family members are required to provide proof of health insurance before a DS-2019 can be issued.*

Minimum acceptable coverage would provide:

<b>Item</b>	<b>Amount of Coverage</b>
Medical benefits	<b>\$100,000</b>
Repatriation of remains	<b>\$25,000</b>
Medical evacuation	<b>\$50,000</b>
Deductible per accident or illness	<b>\$500</b>

(This table compares the insurance coverage figures in the current rule at 22 CFR 62.14, the 2009 proposed rule, and the figures in the final rule. The final rule figures become effective on May 15, 2015. In addition, coverage must be provided for outpatient medical care; prescriptions; medical aides; x-ray, radiotherapy and radiodiagnostics; hospitalization; ambulance service; and dental emergencies.)

Health insurance may be available to you in the following ways:

- Your program sponsor (for example, Fulbright) may provide health insurance as a program participant.
- You may purchase health insurance through your home country's consulate. **All foreign health insurance policies must be reviewed and approved by SCSU's Director of International Education.** A copy of the foreign health insurance policy, translated into English, must be sent for review to SCSU's Director of the Office of International Education before a DS-2019 can be issued.

If you have any questions at all regarding SCSU's health coverage requirements for J-1 Exchange Visitors, please contact Dr. Erin Heidkamp at [heidkamp1@southernct.edu](mailto:heidkamp1@southernct.edu) or by phone at 1(203) 392-6975. Copies of insurance policies may be sent to Dr. Heidkamp for review either via email or regular mail at the following address:

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