

## Acknowledgment of Understanding and Commitment to Comply with Medical Insurance Coverage Requirements for Exchange Visitors

### Acknowledgement

According to immigration regulations (22 CFR S62.14), J-1 Exchange Visitors and accompanying J-2 dependents are required to maintain comprehensive medical insurance with evacuation and repatriation coverage that meets U.S. government minimum requirements for the full duration of the program (indicated in item 3 of the DS-2019).

I hereby attest that I have been informed of and understand the specific minimum medical insurance coverage requirements of the Exchange Visitor Program and understand that I am solely responsible for obtaining and maintaining medical insurance coverage for myself and any of my dependents in the United States in J-2 status (if applicable) which complies with these requirements upon commencing my participation in Columbia University's J-1 Exchange Visitor Program Regulations or immediately thereafter; and

I understand that I may carry medical insurance coverage meeting these minimum requirements from a source within or outside the United States; and I understand I may also be subject to the requirements of the Affordable Care Act (ACA) and, if so, will purchase insurance that meets the requirements set forth in the ACA legislature in addition to the requirements established in 22 CFR S62.14.

My failure to comply with these medical insurance coverage requirements will constitute a violation of the Exchange Visitor Program Regulations and may result in termination of my affiliation with Columbia University and termination of my J-1 and any dependents J-2 status (if applicable). Student's name as it appears on passport:

Name (please print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date (MM/DD/YY): \_\_\_\_/\_\_\_\_/\_\_\_\_

**Please note:** The ISSO does not have the expertise to evaluate individual insurance policies. J-1 Exchange Visitors are responsible for verifying with the insurance provider that the policy meets the minimum insurance requirements established by the U.S. Department of State in 22 CFR S62.14. If necessary, you may show this form to your insurance provider in order to verify sufficient insurance coverage. Visit our webpage for a list of health insurance providers: <http://bit.ly/jschhealth>.

### Additional information

#### The insurance coverage must meet these minimums:

- Minimum medical benefit of \$100,000 per person per accident or illness;
- Deductible that does not exceed \$500 per accident or illness;
- Minimum repatriation of remains in the amount of \$25,000;
- Minimum medical evacuation expenses in the amount of \$50,000; and
- May include provision for co-insurance paid by J-1 not to exceed 25% of covered benefits per accident or illness.

#### Insurance policies:

- May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards; and
- Shall not unreasonably exclude coverage for the perils inherent to the activities of the exchange program in which you participate

#### The policy, plan, or contract secured to meet these insurance requirements must at minimum be:

- Underwritten by an insurance corporation having:
  - An A.M. Best rating of "A-" or above; or
  - A McGraw Hill Financial/Standard & Poor Claims-paying Ability rating of "A-" or above; or
  - A Weiss Research, Inc. rating of "B+" or above; or
  - A Fitch Ratings, Inc. rating of "A-" or above; or
  - A Moody's Investor Services rating of "A3" or above; or
- Be backed by the full faith and credit 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; or
- Offered through or underwritten by a federally qualified Health Maintenance Organization or eligible Competitive Medical Plan as determined by the Centers of Medicare and Medicaid