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## Health Insurance Requirements

All J-1 Exchange Visitors must have health insurance which covers the Exchange Visitor and his or her dependents. The insurance must cover sickness or accidents during the period of time that an exchange visitor participates in the sponsor’s Exchange Visitor Program, as reflected by the start and end dates on the exchange visitor’s DS-2019. The minimum coverage is detailed in the regulation [22 CFR 62.14](#).

**Note:** All J-1 exchange visitors must have insurance coverage for themselves and their dependents for the entire period of their J-1 visa **upon arrival at UMBC**.

### *Summary of J-1 Health Insurance Requirements*

<b>Benefit</b>	<b>Requirements</b>
Medical Benefits per accident or illness of at least	\$100,000
Medical evacuation to the J Exchange Visitor’s home country	\$50,000
Repatriation of remains in the amount	\$25,000
Deductible per accident or illness no higher than	\$500
Co-insurance paid by the individual may be no higher than	25%

### *Purchasing Health Insurance*

If you need to purchase health insurance, IES can provide a list of a few companies that provide policies specifically designed for those on J-1 programs.

### *J-1 Exchange Visitor Agreement and Attestation*

I, \_\_\_\_\_, have read and understand the requirement that J-1 Exchange Visitors must maintain health insurance coverage that meets or exceeds the above minimum requirements for the entire length of my J-1 program, and I affirm that I have purchased or will purchase a qualifying health insurance policy.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date