



INTERNATIONAL PROGRAMS

COLORADO STATE UNIVERSITY

1024 Campus Delivery Fort Collins, CO 80523-1024 USA • (970) 491-5917 • international.colostate.edu

J-1 EXCHANGE VISITOR INSURANCE COMPLIANCE FORM

All J-1 Exchange Visitors and their J-2 dependents must have comprehensive health insurance meeting specific minimum requirements from the start date of their DS-2019 through the end date of their DS-2019. Coverage must continue without lapses even if the J-1 Exchange Visitor and/or J-2 dependents travel outside the U.S. for an extended period of time.

Colorado State University is required to terminate the SEVIS record of any exchange visitor who does not comply with the following requirements:

1. Provide International Student and Scholar Services (ISSS) with a valid insurance compliance form at the start of their J-1 program; and
2. Submit an updated insurance compliance form to ISSS after the previously reported insurance changes or expires.

Willful failure to carry the required insurance for yourself and any dependents accompanying you will result in the termination of your J-1 program.

22 C.F.R. §62.14 describes exchange visitor health insurance requirements as follows:

- Medical benefits of at least \$100,000 per person per accident or illness;
- Repatriation of remains in the amount of \$25,000
- Expenses associated with the medical evacuation of exchange visitors to his or her home country in the amount of \$50,000;
- Deductible not to exceed \$500 per accident or illness; AND
- Co-insurance not to exceed 25% of covered benefits per accident or illness

Insurance policies secured to fulfill the requirements:

- May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards;
- Must not unreasonably exclude coverage for perils inherent to the activities of the exchange visitor's J-1 program.

Definitions of Terms:

- Medical benefit: The amount of money the insurance company will pay if you get sick or injured;
- Repatriation of remains: The amount of money the insurance company will pay to return your remains to your home country if you pass away in the United States;
- Medical evacuation: The amount of money the insurance company will pay to transport you to your home country for care if you become very sick or injured in the United States;
- Deductible: The amount of money you must pay before your insurance coverage will begin;
- Co-Insurance: The portion of any remaining bill you must pay after you have paid your deductible

Please remember that healthcare services in the United States tend to be very expensive. No responsible individual should work and live in the U.S. without insurance.



INTERNATIONAL PROGRAMS

COLORADO STATE UNIVERSITY

1024 Campus Delivery Fort Collins, CO 80523-1024 USA • (970) 491-5917 • international.colostate.edu

INFORMATION FOR CSU EMPLOYEES

If you will be working for CSU in a position that makes you eligible for CSU employee health insurance, please be aware that none of the CSU employee health insurance plans meet all the J-1 requirements. You will be required to purchase a supplemental health insurance policy.

These are the CSU employee health insurance policies:

1. The Anthem Blue Cross Blue Shield Point of Service Plan. This plan does not have repatriation and evacuation coverage, so if you purchase this plan, you must purchase a separate policy that covers you for repatriation and evacuation expenses.
2. The Anthem Blue Cross Blue Shield Green Plan. This plan does not meet any of the J-1 minimum requirements. If you select this plan, you must purchase a separate comprehensive health insurance policy that meets all the J-1 minimum requirements.
3. The Anthem Blue Cross Blue Shield Gold Plan. This plan does not meet any of the J-1 minimum requirements. If you select this plan, you must purchase a separate comprehensive health insurance policy that meets all the J-1 minimum requirements.
4. The Anthem Blue Cross Blue Shield Ram Plan-HDHP. This plan does not meet any of the J-1 minimum requirements. If you select this plan, you must purchase a separate comprehensive health insurance policy that meets all the J-1 minimum requirements.

For further information: <http://www.hrs.colostate.edu/benefits/fap-insplans-new.pdf>.



INTERNATIONAL PROGRAMS

COLORADO STATE UNIVERSITY

1024 Campus Delivery Fort Collins, CO 80523-1024 USA • (970) 491-5917 • international.colostate.edu

INSURANCE COMPLIANCE FORM

Name: _____

CSU ID Number: _____

DS-2019 Start Date: _____

DS-2019 End Date: _____

I am (or will be) a Colorado State University employee eligible for insurance benefits: Yes No

If "Yes," please select one of the following:

I am enrolled or will enroll in the Anthem Blue Cross Blue Shield POINT OF SERVICE plan. I understand this plan does not provide medical evacuation and repatriation coverage. I have purchased a separate health insurance policy for medical evacuation and repatriation (policy information provided below).

I am enrolled or will enroll in the Anthem Blue Cross Blue Shield GREEN plan, GOLD plan, or RAM Plan-HDHP. I understand this plan does not meet any of the J-1 minimum requirements. I have purchased a separate health insurance policy that meets all the J-1 requirements (policy information provided below).

All J-1 Exchange Visitors, please complete the following:

Health Insurance Company Name: _____

Policy/Group Number: _____ Insurance Start Date: _____ End Date: _____

This policy covers (check all that apply): Me All my J-2 dependents

This policy covers (check all that apply):
Medical benefit of at least \$100,000 per person per accident or illness;
Deductible not to exceed \$500 per person per accident or illness;
Co-insurance of no more than 25% of the covered benefits per accident or illness;
Repatriation of remains in the amount of \$25,000;
Evacuation to home country coverage in the amount of \$50,000

I certify that the above information is true and correct. I confirm that my health insurance coverage and, if applicable, the health insurance coverage of my dependents, meets the regulatory requirements outlined in 22 CFR §62.14. I understand it is my responsibility to maintain continuous insurance coverage throughout my J-1 program. I further understand that my failure to maintain adequate health, repatriation, and evacuation insurance for myself and any J-2 dependents will result in the termination of my J-1 program.

Signature: _____

Date: _____

If the policy/policies listed on this page do not meet all J-1 requirements for either you or your J-2 dependents, please copy this page as needed to provide information about other health insurance policies in which you or your family are enrolled.



INTERNATIONAL PROGRAMS

COLORADO STATE UNIVERSITY

1024 Campus Delivery Fort Collins, CO 80523-1024 USA • (970) 491-5917 • international.colostate.edu

HEALTH INSURANCE OPTIONS

The following is a list of companies offering health insurance online:

Associate Insurance Plans International, Inc. www.AIPInternational.com
BETiNS www.BETiNS.com
CMI Insurance www.cmi-insurance.com
Colorado Health Benefit Exchange <http://www.connectforhealthco.com>
Compass Benefits Group www.compassstudenthealthinsurance.com
Cultural Insurance Services International (CISI) www.culturalinsurance.com
FrontierMEDEX www.frontiermedex.com
Gallagher Koster www.gallaherkoster.com
Health Benefit Concepts, Inc. www.hbcstudent.com
HTH Worldwide www.hthworldwide.com
Insubuy <https://www.insubuy.com/>
Insurance for Students, Inc. - IFS www.insuranceforstudents.com
International Medical Group (IMG) www.imglobal.com
International SOS <https://www.internationalsos.com>
International Student Insurance www.internationalstudentinsurance.com
ISO Insurance <https://www.isoa.org>
Seven Corners <https://www.sevencorners.com/>
Smith Private Insurance Exchange: www.smith-exchange.com/
The Harbour Group www.hginsurance.com
Tokio Marine HCC www.hccmis.com
Trawick International, Inc. www.studentinsure.com
VISIT www.visitinsurance.com
Wallach & Company www.wallach.com

Please note that ISSS does not review specific policies to determine appropriateness for your situation. ISSS does not endorse or recommend one insurance program over another. We recommend that you consult directly with your insurance company to select the best policy for you and/or your family.