

## International Student Health Insurance Requirements for J-1 Students

Proper medical insurance is required for all students and all international student dependents at the University of Idaho. As an international student, you and your family members cannot be a financial burden to the federal government and Idaho law states that you cannot be a financial burden to the state of Idaho, which is why you are required to show proof of financial responsibility for tuition, fees, living expenses, books, supplies and medical insurance. Therefore Idaho State has granted the Idaho State Board of Education the right to require health insurance from J-1 students that meets or exceeds the U.S. Department of State requirements. See below for requirements for J-1 Students.

### **J-1 Student Health Insurance Requirements:**

J-1 students and their dependents of students are required to have health insurance that meets or exceeds the U.S. Department of State requirements. Those requirements are as follows:

- Benefits of at least \$50,000 per accident or illness
- A deductible not to exceed \$500 per accident or illness
- Co-payment amount not greater than 25% (percent) so that the insurance pays at least 75% of charges
- Accident and illness coverage **(to include maternity insurance for females)**
- Repatriation coverage (A type of life insurance whereby the deceased is returned to their home country)
- Medical evacuation coverage (If the student should be too ill to attend school, this pays for the student to return to their home country)

### **How to waive out of the Student Health Insurance Plan (SHIP):**

If you choose to purchase an alternative health insurance, you must:

1. Purchase health insurance\* that meets or exceeds the UI insurance requirements (see above).
2. Complete the International Student Health Insurance Compliance Form (read carefully)
3. Turn in the form and a copy of your health insurance card front and back to IPO before classes begin.

**There are no exceptions to this requirement.**

\*The health insurance companies listed below have available plans that meet or exceed the US Department of State requirements for J-1 students. **International Programs does not recommend or endorse any of these plans or companies. Choosing one of the alternative companies/plans is the decision and responsibility of the student.**

## **Alternative Health Insurance Companies:**

PLEASE NOTE: If you need to purchase insurance for dependent family members, you may have to purchase the insurance as a student to get the proper benefits for your dependents. Make sure you read details of the plan and that all requirements are covered for you as a student and/or for your dependent before making a decision to purchase. This is ultimately your responsibility and if you are found to not have the proper insurance coverage, you may be subject to disenrollment and/or penalty fees.

- **Citizen Secure Economy OR Citizen Secure Standard**
  - *UI waiver form available at their website*
    - [www.internationalstudentinsurance.com](http://www.internationalstudentinsurance.com)
- **Global Student USA Preferred OR Global Student USA**
  - *Exclusions for both plans: no dependents allowed and 1 year pre-existing condition limitation on all but Medical Evacuation and Repatriation*
    - <http://www.hthstudents.com/insurance.cfm>
- **International Student & Scholar Medical Insurance Plan**
  - <http://www.hginsurance.com/>
- **ISO Med 1 Plan or ISO Med 2 Plan**

- *Dependents are eligible for coverage, 1 year pre-existing conditions exclusion unless student has been continuously insured for 12 months under another student health insurance policy prior to purchase.*
- *No athletic coverage*
  - [www.isoa.org](http://www.isoa.org)
- **ISO COMPASS Gold or Silver Plan**
  - *Dependents are eligible for coverage, pre-existing conditions covered after 6 months of coverage.*
  - *No athletic coverage*
  - *Will cover students on OPT*
    - [www.isoa.org](http://www.isoa.org)
- **Patriot Exchange and Patriot Travel Medical Insurance**
  - *Must choose \$50,000 or more for maximum limits*
  - *Must choose deductible of \$500 or less*
  - *Renewable up to two years, does not cover pre-existing conditions*
  - ***No maternity coverage (females MAY NOT purchase this plan)***
  - ***No Athletic coverage (athletes MAY NOT purchase this plan)***
    - <http://www.imglobal.com/coverage/patriot/>
- **Global Medical Insurance – SILVER Plan**
  - *Must choose \$50,000 or more for maximum limits*
  - *Must choose deductible of \$500 or less*
  - *Has family premiums*
  - ***Maternity Option must be purchased for females***
  - ***No Athletic coverage (athletes MAY NOT purchase this plan)***
    - <http://www.imglobal.com/coverage/patriot/>
    - [www.travelinsure.com](http://www.travelinsure.com)
- **VISIT Travel & Medical Insurance Program** (Choose Economy, Standard, Super or Platinum plans for student or family. Student has to have insurance for dependents to get insurance)
  - All plans listed above cover maternity up to \$10,000 or more and pre-existing conditions after 12 months.
    - <http://www.visitinsurance.com/>

**Medical Evacuation & Repatriation ONLY plans:**

- [www.betins.com](http://www.betins.com)
- [www.sosinternational.com](http://www.sosinternational.com)
- [www.hginsurance.com](http://www.hginsurance.com)

**International Student Dental Insurance ONLY plans:**

- [http://www.isoa.org/other\\_services\\_dental.aspx](http://www.isoa.org/other_services_dental.aspx) - CapDentPlus (coverage anywhere)
- [www.student-resources.net](http://www.student-resources.net) (4 providers in the Spokane area)
- [www.dha.com](http://www.dha.com) (4 providers in the Spokane area & 2 in Boise)
- [www.internationalstudentinsurance.com](http://www.internationalstudentinsurance.com) (2 providers in Spokane & possible Boise providers)