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NON-UNM INTERNATIONAL INSURANCE PLANS For Basic J1 Visa Requirements

International scholars are required to purchase a health insurance policy that covers them throughout their stay in the U.S. Individuals on J visas are required by US law to have insurance with certain MINIMUM coverage (listed below). ALL scholars who are not covered by health insurance are in violation of UNM policy, could be subject to tax penalties, and are financially responsible for all medical charges incurred in the U.S. Since health care in the U.S. is extremely expensive, you need to take these requirements seriously, think carefully about the kind of health care coverage you need while in the U.S., and purchase the appropriate insurance for your situation.

The policies on the websites below cover illness and emergencies only and usually are not comprehensive health insurance policies. They also typically do NOT meet the requirements of the Affordable Care Act.

The companies at the bottom of this page offer health insurance plans for J-1 SCHOLARS in the US that meet basic J1 legal insurance requirements. You can buy these plans for short-term coverage until your UNM health insurance starts (if your UNM appointment covers your health insurance), or for your entire stay in the US. These plans typically cover illness and emergencies and do not cover routine health care. Since information about individual plans changes frequently, please consult the websites and contact the company to be sure that you have accurate information about exactly what the plan covers. At a minimum, for J1 requirements, the plan you buy MUST cover:

- \$100,000 per person per accident or illness
- \$25,000 for repatriation of remains
- \$50,000 for medical evacuation
- No more than \$500 deductible per accident or illness
- Coinsurance must not exceed 25% payable by the exchange visitor or sponsor
- Policy Rating requirements (ask the company about these requirements): The policy must be underwritten by an insurance corporation with an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B+" or above; a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investor Services rating of "A3" or above.

International Student Insurance	www.internationalstudentinsurance.com/schools/university-new-mexico-scholars.php
ISO International Student Insurance	www.isoa.org
International Student Protection	www.intlstudentprotection.com
Lewer Global	www.lewermark.com/individual-plan-options/