

# Agreement to Abide by the Mandatory J-1 Health Insurance Requirement for Exchange Visitors

OSU Office of International Students and Scholars

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U.S. Department of State regulations require all J-1 Exchange Visitors to have medical insurance for the scholar and any accompanying J-2 family members for the duration of the program.

This insurance must meet the following requirements:

Major medical coverage: \$50,000 (deductible not to exceed \$500)  
Repatriation of Remains: \$ 7,500  
Medical Evacuation: \$10,000

Fulfilling this requirement is essential, not only because medical treatment in the U.S. is very expensive, but also because **Exchange Visitors and their family members are considered to be in violation of J-1 status if they do not have insurance coverage and the ISS is required to terminate their program.** Also, the ISS can not provide program benefits to scholars or family members who are not maintaining valid status (for example, extend the J-1 program, or provide signatures for travel.)

It is the responsibility of the J-1/J-2's to notify the ISS of dependents who are currently in the U.S. or who arrive at a later date and present evidence of the appropriate insurance coverage for the J-2's.

You must purchase an insurance policy for the entire duration of your program as indicated on the DS-2019 if your program duration is less than one year. If your program will continue for more than one year you must purchase insurance for one year and after that year must provide evidence of the additional year(s). The proof of health insurance must be submitted to the ISS within 10 days of your arrival on the OSU campus.

## OSU HEALTH INSURANCE:

You will be required to purchase the Oklahoma State University Academic Health Plan unless you can provide evidence of a qualifying insurance that you currently purchased. See information sheet on insurance sign up. If you have questions on the OSU Academic Health Plan please visit the Student Health Center.

If you are a J-1 Visiting Scholar who is receiving a salary by an OSU department you may have the opportunity to sign up for the University Health Insurance (Blue Cross & Blue Shield) through the university benefit office. Please confirm this benefit with the department and provide evidence of health insurance for you and any family members.

The proof of health insurance must be submitted to the ISS within 10 days of your arrival on the OSU campus. The insurance coverage must include all J-2 family members that reside in your household while in the U.S.

## AVOID PUBLIC ASSISTANCE:

As a J-1 student or scholar you and your families are **not** eligible for “**public aid or assistance**” in the U.S. Common forms of “public aid or assistance” are subsidized housing, food stamps, medical care, and nutritious foods for pregnant women and children.

When you accept “**public aid or assistance**” benefits it may cause you to lose your legal status in the United States and prevent your lawful re-entry into the U.S. At the time you applied for a J visa you as a visiting student/scholar certified to the U.S. Consulate that you and your family had sufficient funds to support yourselves while pursuing a degree or participating in scholarly activities.

At present cooperation between state social service agencies and the Citizenship and Immigration Services (CIS) and Department of State make it possible for a Port of Entry inspector or U.S. Consular officer to verify that a student/scholar and his/her family have accepted “**public aid or assistance**” benefits.

The acceptance of “**public aid or assistance**” benefits is interpreted that the student/scholar is unable to meet his or her financial obligations and which makes him or herself ineligible for J-1 status.

You may have heard from other international families that social service agencies, hospitals or public housing administrators may offer such assistance and not realize that non-immigrants are ineligible for “**public aid or assistance**” benefits. Additionally, even though U.S. born children of non-immigrant parents may be eligible for pre and post-natal public benefits, the non-immigrant parents may still be denied visas or re-entry based upon the child receiving those benefits. Again this could be interpreted as the non-immigrant family not being able to meet their financial obligations despite the child being born as a U.S. citizen.

Women who become pregnant before medical insurance is purchased will not be covered under most insurance plans because the pregnancy is a pre-existing condition. If the family cannot afford the birth of the child in the U.S. another option would be to return home for the duration of the pregnancy and the delivery.

**CERTIFICATION:**

I have been informed by the ISS staff at Oklahoma State University that Exchange Visitors in J-1 status are required by the **United States Department of State - J-1 Visiting Scholar Program** regulations to maintain a health insurance policy for the J-1 student/scholar and all the J-2 dependents while residing in the United States.

My signature below acknowledges that I understand these regulations and accept responsibility for securing and maintaining the required insurance. Further, my signature confirms my understanding that if I am found to be in willful violation of the health insurance regulations, the International Students & Scholars staff is required to terminate me as a participant in the OSU Exchange Visitor program and will be required to depart the U.S. immediately.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

J-2 Dependent(s)	Relationship	Present at Arrival Yes/No
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

If no, dependent(s) expected date of arrival? \_\_\_\_\_

ISS approved: \_\_\_\_\_

(Upon receipt of health insurance verification staple to agreement form)