

## HEALTH INSURANCE FOR VISITING INTERNATIONAL SCHOLARS

### - A COMPLEX BUT IMPORTANT ISSUE -

The US State Department requires all J-1 visa holders and their dependents to carry health insurance with specific minimum coverage requirements while they are in the United States. We would like to provide visiting international scholars to the University of Arizona (UA) some early guidance in the confusing and expensive world of health insurance before they arrive in the U.S. We hope the following information will prove helpful.

Health insurance in the United States is, in most cases, a private transaction. The US government does not pay any part of the medical expenses for international scholars or their dependents. In fact, it is a violation of immigration law for persons on J-1/J-2 visas to accept public assistance, even for medical care.

This means that international scholars must apply to a private company in order to obtain insurance, and pay a fee to cover the period for which they wish to be insured. The International Insurance Program Coordinator at the UA's Campus Health Service is available to assist scholars in purchasing appropriate insurance coverage. Health coverage for individuals is significantly less expensive than coverage which includes family members.

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**Definition of Visiting International Scholar**

A visiting international scholar is a foreign national on a J-1 visa who is in the United States to engage in academic research or teaching activities. Dependents accompanying such scholars are issued J-2 visas.

**US Government Insurance Requirement**

US State Department Rule 22CFR514.14 requires that all international visitors on J-1 and J-2 visas carry health insurance which meets the following criteria:

- Medical benefits of at least \$50,000 per accident or illness;
- Co-payments not to exceed 25% of covered benefits per accident or illness;
- Deductibles not to exceed \$500 per accident or illness;
- The waiting period for treatment of pre-existing medical conditions should match current insurance industry standards (approximately 1 year);
- Repatriation of remains in case of death to be insured for at least \$7,500;
- Expenses associated with a medical evacuation to home country to be insured for at least \$10,000.

International visiting scholars are required to purchase such coverage for themselves and all accompanying dependents. Appropriate insurance may be acquired either in the scholar's home country or with the assistance of relevant departments at the UA.

Upon arrival in Tucson, all international visiting scholars to the UA are requested to check in with the International Insurance Program Coordinator at the Campus Health Service to discuss their insurance coverage. The Office of International Faculty & Scholars, every visiting scholar's initial point of contact, will direct scholars to the Campus Health Service.

## Cost of Health Care In the United States

Although health care in the United States is generally of high quality, it can be very expensive when compared with other countries. Expenses indicated below for certain medical services will give you an idea of the costs you are likely to face without health insurance:

- Office Visit to a Family Physician – approx.\$100-\$150
- Office Visit to a Specialist – approx. \$150-\$200
- Visit to Urgent Care Clinic – approx. \$200
- Visit to Hospital Emergency Room – at least \$500
- Routine delivery of a baby – up to \$15,000 (complications extra)
- Cesarean delivery – may exceed \$25,000
- Cost of hospital room, board & doctor's fees – approx. \$2,500/day (does not include charges for medicine, surgery, lab and other expenses)

In view of these realities, having adequate health insurance is not a luxury, but a necessity.

## Insurance Options

Health insurance options available at the University of Arizona:

- UA Employee Health Plans. These plans are offered to some international scholars under an agreement with the scholar's UA department. Generally speaking, scholars who are here for a year and receive a salary from the university are eligible to purchase this health insurance. Scholars must enroll in one of the available plans within 31 days of their arrival.

The plans cover unlimited medical expenses, hospitalization and medications. They do not provide coverage for medical evacuation and repatriation, two provisions required by the US government, and separate insurance will have to be purchased for these items. Dental and vision insurance are available separately. You may view details of these plans at [www.hr.arizona.edu/04\\_cb/benefits](http://www.hr.arizona.edu/04_cb/benefits), then clicking "Health Insurance" under the heading "Benefit Insurance Plans".

- UA Student Health Plan. International visiting scholars and their dependents are eligible to join this plan. It has a \$300,000 lifetime limit on medical benefits, including hospitalization. Medical evacuation and repatriation are included. Scholars must enroll in this plan within 31 days of their arrival in the US.

Detailed Information – [www.health.arizona.edu/webfiles/insurance\\_postdoc.html](http://www.health.arizona.edu/webfiles/insurance_postdoc.html).

*NOTE: Visiting scholars who purchase the student health insurance are eligible to receive medical care at the Campus Health Service. Dependents are not eligible to use the Campus Health Service.*

- Liaisons International! This is a travel health insurance plan available to all visitors to the US on non-immigrant visas. Medical benefits limits range from \$50,000 to \$1,000,000, medical evacuation and repatriation are included, but there is no coverage for pre-existing medical conditions, maternity, dental or vision services. For additional information, please check [www.specialtyrisk.com/insurance](http://www.specialtyrisk.com/insurance).
- VISIT Travel & Medical Insurance. This, too, is a travel insurance plan available to any person traveling to the US and their accompanying family members, as long as all are under the age of sixty-nine. Medical benefits limits are \$100,000 for the Standard Plan and \$250,000 for the Super Plan. A separate Maternity Plan Option is also available. The plans cover illnesses, accidents, hospitalization, 80% of medication expenses, and include medical evacuation and repatriation. Pre-existing medical conditions, dental or vision services are not covered. Maternity is not covered under the basic Standard or Super plans. Further details on these plans can be found at [www.visitinsurance.com](http://www.visitinsurance.com) and clicking "Incoming".

## Home Country Insurance Coverage

Scholars are welcome to bring an insurance plan from their home countries, as long as it meets the requirements described under "US Government Insurance Requirement" above. Scholars must present proof of such plan to the Program Coordinator, International Insurance, at the UA Campus Health Service.

*NOTE: Even if visitors elect not to bring home-country insurance with them, it is highly recommended that they purchase at least a 30-day travel policy which, too, must meet DOS requirements. This ensures adequate coverage until their US insurance becomes effective.*

## Insurance Plan Costs

- UA Employee Health Plans  
*Premium – Single Subscriber* \$25-\$150/month, depending on plan  
*Premium – Family* \$125-\$400/month, depending on plan  
*Premium – Medical Evacuation/Repatriation (purchased separately)* \$68/year (single); \$200/year (family)
- UA Student Health Plan  
*Premium Information - [www.health.arizona.edu/webfiles/insurance\\_postdoc.html](http://www.health.arizona.edu/webfiles/insurance_postdoc.html)*
- Liaisons International  
*Premium – Single Subscriber*  
\$ 56.32/month (19-29 years old)  
\$ 71.61/month (30-39 years old)  
\$108.10/month (40-49 years old)  
\$152.43/month (50-59 years old)  
\$181.75/month (60-64 years old)

### *Premium – Family*

(Family premiums depend on the ages of both J-1/J-2 visa holders and the number of children. For example, for J-1/J-2 visa holders age 30-39 with a child under age 19, the premium is \$174.93/month. For J-1/J-2 visa holders age 49-49 with a child under 19, the premium is \$247.91/month. Both premiums are for a policy with a \$50,000 benefits limit and a \$100 deductible. Selecting higher benefits limits results in increased premiums.) You may obtain a quote by going to their website, [www.specialtyrisk.com/insurance](http://www.specialtyrisk.com/insurance), and clicking "Liaison International".

Medical Evacuation/Repatriation coverage is included

- VISIT Travel & Medical Insurance  
*Premium – Single Subscriber (Standard Plan)* \$79.75/month  
*Premium – Single Subscriber (Maternity Option, Standard Plan)* \$92.00/month  
*Premium – Single Subscriber (Super Plan)* \$93.75/month  
*Premium – Single Subscriber (Maternity Option, Super Plan)* \$119.00/month

This insurance does not offer a family premium option. Each individual, including dependent children, are insured as single subscribers.

The VISIT brochure and premium schedule can be viewed at [www.visitinsurance.com/](http://www.visitinsurance.com/) and clicking "Incoming".

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## GLOSSARY

Below are some brief definitions and explanations of important concepts and terms often found in US health insurance policies. If you need further explanation, please contact the Program Coordinator for International Insurance issues at the Campus Health Service, at 626-9321.

## BENEFICIARY

The person or party named by the owner of a health insurance policy to receive the policy benefit in the event of the insured person's death.

#### CLAIM

A written request by the insured individual for payment by the insurance company of medical expenses that are covered under the insurance policy. Most insurance companies provide forms for this purpose which should be completed and submitted.

#### COPAYMENT

The portion of a covered expense that must be paid by the insured individual after the deductible has been met. The copayment may be a specific dollar amount, or may be expressed as a percentage of the covered amount.

#### COVERAGE

The percent of costs the insurance will pay and the maximum amount up to which the insurance will pay per accident or illness, or per coverage period. The coverage starts after the deductible has been paid.

#### COVERAGE PERIOD

The units of time for which insurance can be bought (i.e., 5 days, 3 months, 12 months, etc.). Most policies are renewable, but the premiums may increase at renewal.

#### COVERED EXPENSE

Any expense for which complete or partial payment is provided under the insurance policy.

#### DEDUCTIBLE (PER OCCURRENCE)

The initial portion of a covered expense that must be paid by the insured person, in the case of each new illness or accident, before the insurance policy pays its part of the expense.

#### DEDUCTIBLE (PER PERIOD)

Similar to the per occurrence deductible, except that this amount is paid only once during the period of insurance, at the time of the first illness or accident. If the insured does not have to seek medical care during the period of insurance, no deductible is due.

#### DEPENDENT COVERAGE

Coverage for an insured person's spouse or children. In some cases, dependents can be enrolled in a policy independent of the primary insured person (scholar).

#### EXCLUSIONS

Injuries, illnesses or treatments for which the insurance will not pay. In most cases, exclusions refer to pre-existing medical conditions, eye care, foot care, infertility and birth control, injuries while playing organized sports or piloting an airplane, injuries or death from war, terrorism, revolution or suicide, cosmetic surgery, experimental treatments, treatments administered by a family member, and expenses covered under other insurance policies. This list of exclusions is not complete and different policies may have different exclusions.

#### INSURANCE IDENTIFICATION CARD

A card provided by the insurance company showing the name of the insured individual, the policy or identification number, and the address and telephone number for claims and questions. The card must be presented when treatment is requested.

#### INSURANCE POLICY

A written contract defining the insurance plan, its coverage, exclusions, eligibility requirements, and all benefits and conditions that apply to individuals insured under the plan.

#### MATERNITY COVERAGE

This includes doctor visits, delivery of the baby, and related hospital charges. Some policies limit or do not offer this coverage.

#### MEDICAL EVACUATION

The amount the insurance policy will pay if a visiting scholar has to be transported to his/her home country for medical treatment.

#### MEDICAL UNDERWRITING

A review of a person's medical history by an insurance company prior to issuing the individual an insurance policy. Coverage may be declined, based on a person's medical history.

#### PRE-EXISTING CONDITION

A medical condition that existed before an insurance policy was purchased. Depending on the policy, a pre-existing condition may be defined based on when symptoms first appeared, or when treatment was first sought.

*NOTE: Many insurance policies – especially travel insurances – consider an existing pregnancy a pre-existing condition and decline treatment.*

#### PREMIUM

The amount of money required for coverage under a specific insurance policy for a given period of time. Depending on the policy agreement, the premium may be paid monthly, or for a specified time agreed to by the insurance company.

#### RENEWAL

Paying a premium, and completing some necessary formalities, in order to continue coverage after the initial policy period has expired. Most insurance companies will remind subscribers that a renewal is due.

#### REPATRIATION

The amount the insurance company will pay to transport a deceased scholar's remains to his/her home country.

#### USUAL & CUSTOMARY CHARGE

This term describes a charge that is (1) considered usual and customary when compared with charges made for similar services and supplies; and (2) made to persons with similar medical conditions living in the same locality. Under most insurance policies, no payment is made for any expenses incurred which, in the judgment of the insurance company, are in excess of usual & customary charges.