

HEALTH INSURANCE CONFIRMATION

UNDER FEDERAL REGULATIONS, ALL EXCHANGE VISITORS ON J-VISAS ARE REQUIRED TO MAINTAIN HEALTH INSURANCE FOR THEMSELVES AND FOR ANY J-2 DEPENDENTS FOR THE ENTIRETY OF THEIR STAY IN THE U.S.

UMKC requires all exchange visitors (J-1 & J-2) to have life, accident, sickness, and auto insurance coverage. UMKC does not provide coverage, but requires subscription to programs that meet the following requirements: Plan benefits must be underwritten by an insurance corporation with an A.M. Best rating of "A-" or above; an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above; a Standard and Poor's Claims Paying Ability rating of "A-" or above; or a Weiss Research, Inc. rating of B+ or above. Insurance premiums are the responsibility of either exchange visitor or their sponsor. (See required coverage amounts below.)

Your health insurance must cover your entire duration of stay stated on your DS-2019. That means you must have coverage from your start date to your end date, it cannot be off by even one day. Health insurance from any company must meet the requirements listed below:

- \$100,000 Medical Benefits Per Accident/Illness
- \$25,000 Repatriation of Remains
- \$50,000 Medical Evacuation
- \$500 Maximum Deductible Per Accident/Illness

According to U.S. Department of State regulations insurance coverage must meet the following standards:

- 1. <u>Minimum Coverage:</u> Medical benefits of at least \$100,000 per person per accident or illness; repatriation of remains in the amount of \$25,000; and expenses associated with medical evacuation in the amount of \$50,000.
 - a. Please note that scholars who are eligible for staff/faculty benefits including health insurance will not have the required medical evacuation/repatriation of remains coverage and will have to purchase a rider to UMKC's health insurance policy. You MUST submit the insurance forms before the stated deadline OR within 30 days of arriving.
- 2. <u>Additional Terms:</u> A policy secured to fulfill the insurance requirements shall not have a **deductible** that exceeds \$500 per accident or illness, and must meet other standards specified in the regulations.
- 3. <u>Maintenance of Insurance:</u> Willful failure on your part to maintain the required insurance will result in the termination of your exchange program.

•	By signing below, I understand the above requirements and statements. I understand that I must maintain health insurance in compliance with the regulations for the entire duration of my program for both myself and any J-2 dependents. I understand that by signing this, I am aware that violating any J-visa regulations regarding health insurance could and most likely will result in the termination of my visa and DS-2019 and I may only be given 15 days or less to leave the U.S.	
	Exchange Visitor's Signature	Date
	Exchange Visitor's Printed Name	