

INSURANCE INFORMATION

U.S. Federal Regulations require that, before arriving in the United States, all J-1 interns/trainees (and any accompanying dependents) obtain health insurance covering them for the **entire length of training**.

All insurance coverage must meet the following limits:

Medical and Accident	\$50,000 per illness/accident or more \$500 deductible or less
Medical Evaluation	\$10,000 or more
Repatriation	\$7,500 or more

U.S. regulations also require that all insurance policies must be underwritten by an insurance corporation having one or more of the following ratings:

- A.M. Best rating of “A-” or above;
- Insurance Solvency International, LTF (ISI) rating of “A-” or above;
- Standard & Poor’s Claim-paying Ability rating of “A-” or above;
- Weiss Research, Inc. rating of “B+” or above;
- Backed by the full faith and credit of the government of the exchange visitor’s home country; or
- Be covered by one of the following: health benefits program offered on a group basis to employees; a federally qualified health maintenance organization; or an eligible competitive medical plan as determined by the Health Care Finance Administration.

When an application is submitted, the trainee/intern or company must provide the BACC with proof of coverage meeting all above-noted minimum requirements. The company’s insurance plan or private insurer may be used.

If you have any questions, please contact Tamara Zouboff, Responsible Officer, at info@belcham.org