

# CONEMAUGH MEMORIAL MEDICAL CENTER GRADUATE MEDICAL EDUCATION POLICY

## J-1 MANDATORY INSURANCE REQUIREMENTS

### Purpose

To establish guidelines for J-1 visa holders mandatory insurance requirements.

### Applies To

All Conemaugh Memorial Medical Center Graduate Medical Education residency/fellowship programs.

### Policy

The U.S. Code of Federal Regulations (22 CFR § 62.14) mandates that all J-1 exchange visitors and accompanying J-2 dependents secure **comprehensive health insurance** effective on the program start date indicated on Form DS-2019 and maintain coverage, without interruption, for the full duration of stay in the United States in J-1 status. Any J-1 exchange visitor who willfully refuses to comply with insurance requirements will be considered to be in violation of his/her status and subject to termination from the J-1 program.

J visa holders are also required to hold medical evacuation and repatriation of remains insurances for the full duration of their stay in the United States. ECFMG provides required levels of both medical evacuation and repatriation of remains coverage for all J-1 physicians and accompanying J-2 dependents under its sponsorship.

Additional details about the regulatory insurance requirements can be found below.

#### Minimum Required Coverages:

1. Medical benefits of at least \$100,000 per accident or illness;
2. Deductible that does not exceed \$500 per accident or illness;
3. Co-insurance paid by J-1 not to exceed 25% of covered benefits per accident or illness;
4. Minimum repatriation of remains in the amount of \$25,000;
5. Minimum medical evacuation expenses in the amount of \$50,000.

### Procedure

If a resident **has a J-1 visa**, he/she will need to enroll in the low deductible (Choice) plan. This plan meets the first two requirements listed above. These residents will need to use the CHS facilities if possible. If he/she needs to access to the standard (Highmark) network, he/she will need to contact Human Resources and work through a referral process. If the referral is approved, the claims incurred under the approved referral will be paid at the enhanced network deductible and co-insurance levels, which would meet the third requirement listed above.

If the resident **is not here under the J-1 visa umbrella**, he/she has a choice. If he/she chooses the high deductible (Choice Plus) plan, all plan design parameters (deductibles, co-insurance,

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premium share, etc.) apply; the referral process does not apply. If he/she chooses the low deductible (Choice) plan, then the referral process described above applies.

Note: Although CMMC provides health insurance as a benefit of the training program, it is each J-1 physician's responsibility to ensure that the offered plan(s) meet(s) J-1 regulatory insurance requirements. If health insurance is not provided as part of the training program, J-1 physicians must secure adequate insurance coverage meeting J regulatory parameters for themselves and all accompanying J-2 dependents.

**References**

U.S. Code of Federal Regulations (22 CFR § 62.14)

ECFMG

GMEC Revised: 1/2016, 3/2018

GMEC Reviewed: 6/2015

Approved: 6/2015