J-1/J-2 EXCHANGE VISITOR HEALTH INSURANCE REQUIREMENT

All J-1 Exchange Visitors and their J-2 dependents are required by the U.S. Department of State to have health insurance for the entire period of their stay in the U.S. The State University of New York (SUNY) also requires participants in international educational exchange (e.g. J-1 Exchange Visitors) to have health insurance coverage that meets SUNY’s requirements.

J-1 Students

J-1 students enrolled at the University at Buffalo are automatically enrolled in the SUNY international health insurance plan. It meets all federal government and SUNY requirements.

The SUNY international health insurance includes the following benefits. Therefore, all SUNY international exchange participants must have health insurance with the same coverage.

- $300,000 for each injury/illness per year
- Accidental death and dismemberment benefit of $10,000
- Deductible of $50 (waived if you receive a referral from the Student Health Center)
- Coverage for pre-existing conditions (including pregnancy)
- Coverage for medical evacuation & repatriation of $100,000 (may be purchased from SUNY separately)
- Coverage for in-hospital room and board
- Coverage for outpatient treatment of mental and emotional disorders
- Coverage for treatment of alcohol and substance abuse
- Coverage for outpatient prescription drugs
- Coverage for lab work, x-rays and other diagnostic testing
- Coverage for dental treatment for accidental injury
- Coverage for maternity care for a covered pregnancy
- Coverage for physician office visits and outpatient services
- Coverage for vaccinations (MMR and Meningitis)

J-2 Dependents

J-2 dependents are NOT automatically enrolled in the SUNY health insurance. It is the responsibility of the J-1 Exchange Visitor to enroll all J-2 dependents in an adequate health insurance plan. To ensure that your dependents’ health insurance provides sufficient coverage, it is best to obtain it from UB’s Medical Health Insurance Office, Student Union 315, North Campus.
**Consequences of Not Maintaining Adequate Health Insurance**

If you willfully fail to maintain the insurance coverage as set forth or make a material misrepresentation to your J-1 sponsor regarding you coverage, you will be considered to be in violation of the Exchange Visitor Program regulations and will be subject to termination as an Exchange Visitor participant. It is your responsibility, not the University at Buffalo’s responsibility, to obtain and maintain insurance coverage.

**Medical Evacuation & Repatriation Coverage**

If you are a J-1 student enrolled in the SUNY international health insurance, you will automatically be enrolled in medical evacuation and repatriation insurance as well.

You must ensure that your J-2 dependent’s health insurance also includes coverage for medical evacuation and repatriation. If it does not, you will be required to purchase the SUNY medical evacuation and repatriation insurance separately.

**Reporting Health Insurance Coverage**

All J-1 and J-2 Exchange Visitors must provide International Student & Scholar Services with proof of valid health insurance. The proof of insurance on file with ISSS must not expire as long as the J-1 and J-2 Exchange Visitors are participating in their J program. If, for example, your insurance coverage will expire on January 1, you must submit proof of extended health insurance coverage prior to January 1. Any documentation submitted must include the name of the insured, date of expiration and proof of MEDEX coverage.

**Affordable Care Act**

J-1 Exchange Visitors and any accompanying J-2 dependents may be subject to the requirements of the Affordable Care Act. For further information, please visit: [www.nafsa.org/Find_Resources/Supporting_International_Students_And_Scholars/ISS_Issues/The_Affordable_Care_Act_And_Nonimmigrant_Students_and_Scholars/](www.nafsa.org/Find_Resources/Supporting_International_Students_And_Scholars/ISS_Issues/The_Affordable_Care_Act_And_Nonimmigrant_Students_and_Scholars/).