Health Insurance Options for J-1 Exchange Visitors & J-2 Dependents

The options below are a collection of agencies offering this service in the field of international education; the Office of Global Services (OGS) does not endorse any health insurance plan in particular. The choices and responsibility of selection and relation management rest with the J-1 Exchange Visitor.

Benefits are subject to change at any time. For complete and current information, please visit the provider’s website to ensure that you have the correct information. All J-1 Exchange Visitors and their J-2 dependents are required by federal regulations to procure medical insurance for the entire duration of their J program in the United States. (U.S. Department of State (DOS) regulations [22 CFR 62.14])

The Department of State requires the following (as of May 15, 2015), as per regulation (22 CFR 62.14 (b)):

J-1 Exchange Visitors and J-2 dependents must have a health insurance policy that meets or exceeds the below benefits:

- Medical benefits of at least $100,000 per accident or illness
- In case of death, repatriation of remains in the amount of $25,000
- Expenses in the amount of $50,000 associated with the medical evacuation of the J Exchange Visitor to their home country
- A deductible amount not to exceed $500 per accident or illness

Health Insurance Options

1. Insurance Services of America (ISA): [www.overseashealth.com](http://www.overseashealth.com)
2. Compass Benefits Group: [www.compassstudenthealthinsurance.com](http://www.compassstudenthealthinsurance.com)
3. Harbour Group, LLC: [www.hginsurance.com](http://www.hginsurance.com)
5. CISI – Cultural Insurance Service International: [www.culturalinsurance.com](http://www.culturalinsurance.com)

If you have further questions please visit the Massachusetts Division of Health Care, Finance and Policy website, [www.state.ma.us/dhcfp](http://www.state.ma.us/dhcfp).

Please visit our website, [northeastern.edu/ogs/home/nu-life/living-in-boston](http://northeastern.edu/ogs/home/nu-life/living-in-boston) for any updates to this list or health insurance regulations.

For Northeastern paid J-1 Scholars, please be aware that Northeastern University health plans do not cover evacuation and repatriation of remains insurance. Scholars eligible for and selecting a Northeastern University plan must purchase evacuation and repatriation insurance separately.