Health Insurance for Visiting Scholars

Visiting Scholars at California State University, Fullerton on a J-1 visa, must maintain health insurance requirements for themselves (and their dependents, if there are any). According to the Code of Federal Regulations Title 22 Section 62.14 for J-1 visa exchange visitors, the Department of State has established minimum requirements for health insurance that are designed to protect the visiting scholar and his or her family:

- Medical benefits of at least $100,000 per accident or illness
- Repatriation of remains in the amount of $25,000
- Medical evacuation expenses in the amount of $50,000
- Deductible not to exceed $500 per accident or illness

Sponsors must inform all visiting scholars that they, and any accompanying spouse and dependent(s), also may be subject to the requirements of the Affordable Care Act." [22 CFR 62.14(a)]

If a visiting scholar brings his/her own health insurance policy from their home country, they are responsible for ensuring that their policy meets the minimum requirements outlined above. The insurance corporation underwriting the policy must have one of the following ratings:

- An A.M. Best Rating of “A-“ or above
- An Insurance Solvency International Ltd. (ISI) rating of “A-“ or above
- A Standard & Poor’s Claims paying ability rating of “A-“ or above
- A Weiss Research Inc. rating of “B+” or above

It is the scholars responsibility to maintain his/her J-1 status and continue health insurance coverage for themselves (and their dependents, if there are any) throughout their J-1 program at California State University, Fullerton.

Compliance is ensured by a certificate of insurance or other evidence of coverage. A copy of this insurance has been submitted to the International Student and Scholar Services office, CP-207 or emailed to jlynch@fullerton.edu.