Fermilab

Managed by Fermi Research Alliance, LLC for the U.S. Department of Energy Office of Science

Medical Insurance for Fermilab Users with J-1 Visas

(and their accompanying family)

International Services | Visa Office

FY 2014-2015

Medical Insurance for J-1 and J-2 Exchange Visitors

- J visas are controlled by the U.S. Department of State (“DOS”). You must comply with their regulations
  - To obtain your J visa, and
  - At all times during your visit to the U.S.
- This presentation explains the regulatory requirements for your medical insurance.
  - It is your responsibility to
    - obtain insurance that complies with these rules, AND
    - To demonstrate to the Fermilab Visa Office that your insurance satisfies the regulations.
  - The Visa Office staff are not experts in medical insurance.
    - If you have questions we will do our best to provide guidance.
    - We cannot tell you which insurance to purchase.
    - We cannot approve your J-1 paperwork if you present insurance that does not satisfy the regulations.
    - We must close your J program and send you home if you fail to hold satisfactory insurance during your stay at Fermilab.

US Health Care

- The USA has a different healthcare system than most other countries of the world.
  - Each person must purchase their own health insurance, in accordance to their own needs and finances.
  - Costs for services can be extremely high, depending on the insurance plan you obtain.
  - Payment for services, and reimbursement by your insurance company requires involvement and understanding of the service provider payment requirements and the claim filing process.
  - YOU are responsible for selecting the insurance that fits your needs and circumstances.

- For your J Program, you may select:
  - Insurance through a US insurance company, or
  - Insurance from an insurance company in your home country.

How Your Medical Insurance (Generally) Will Work

1. You go to a "Provider" of medical care

You are unwell, require wellness care or medical tests, or suffer an injury or accident. You might need to be pre-authorized by your insurance company before you are permitted to seek medical care.

2. You pay for the care you need. Usually payment is required before you receive treatment, except in emergencies.

Sometimes you pay the Provider directly. In these cases, you may either pay entire fee required by the Provider up front, or will pay only a portion of the Provider's fee up-front, and pay the remainder later. The insurance company eventually reimburses you a portion of the fee.

Sometimes you pay the Provider only the amount set by your insurance as the "Deductible" or "Co-Insurance" amount. In these cases, the Provider is paid the remainder of the fee directly by your insurance company.

3. The Provider gives you a receipt

The receipt must itemize the amount you paid for each service or treatment you receive.

4. You submit your receipts to the Insurance Company

Receipts usually must be in the language of the country of the Insurance Company.

5. The Insurance Company processes the receipts

Processing is done as described in the Insurance "Terms and Conditions". Non-US companies usually take longer to process payments than US companies and often require translations of all documentation. Once processed, the insurance company either reimburses you the amount you are owed, or pays the Provider the amount it is owed.

Temporary Medical Insurance

- Most J-1 Exchange Visitors to the US obtain “Travel” insurance.
  - It is intended to only cover unexpected illnesses or accidents while away from your home country.
- Most Travel Insurance plans are limited.
  - They may not cover any care or treatment for “pre-existing conditions”
    - A pre-existing condition is any medical condition that existed before the insurance takes effect. Examples are vision problems (requiring glasses), asthma, back problems, etc.
  - They may not cover “wellness” care.
    - Visits to a physician or other health care professional to maintain your health usually is not covered.
  - They may pay for care only by those professionals that the US healthcare system thinks are qualified.
    - Does not cover acupuncture, many forms of therapy, herbal or non-prescriptive medicines, or other non-medical care.
  - Sometimes they cover care only in specific, named countries, which might not include the U.S.A.

U.S. Medical Insurance – Costs and Expenses

- Costs
  - Co-payment: an amount of money you must pay before you receive medical care. Example: $25.
  - Co-insurance: a percentage of the total cost of the medical service in question that is to be paid by you. Example: 20%
  - Deductible: an amount of money you must pay before the insurance company will pay for the rest of the cost of the medical service. Example: $100.
- Medical expense
  - The cost of a specific service (visiting a physician, having a blood test, being x-rayed, or being driven by an ambulance to a hospital, each is a different service with a separate expense).
  - The insurance company will pay no more that the “usual and customary” amount for each medical expense. This usually is the “average” industry cost. If your provider charges more than the “usual and customary” amount, the insurance company usually will not pay that extra amount.

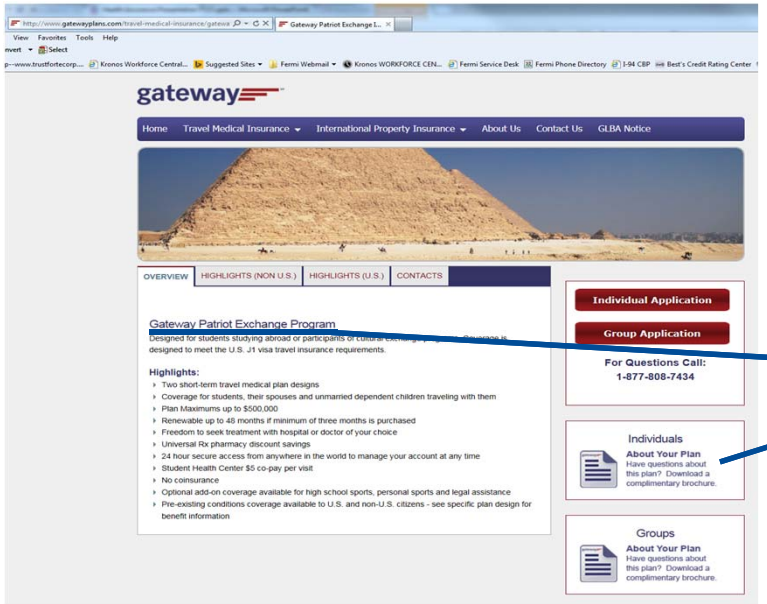
U.S. Medical Insurance – Other Definitions

- Insurance Company:
  - The company that processes your request for insurance, receives your monthly premium payment, and processes any claims you make for reimbursement of medical expenses.
- Insurance Plan or Program:
  - The terms and conditions placed on your insurance(payment of premium, exclusion of certain conditions, country of coverage, etc.)
- Underwriter:
  - The organization that assumes responsibility for the risk of insuring you (which may or may not be your insurance company).
    - Some national insurance plans are backed by the nation itself. Other national insurance programs are underwritten by organizations.

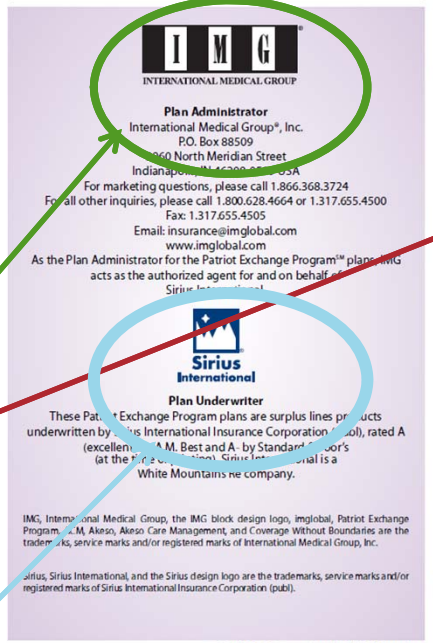
How to find out the name of your insurance provider, insurance program and insurance underwriter

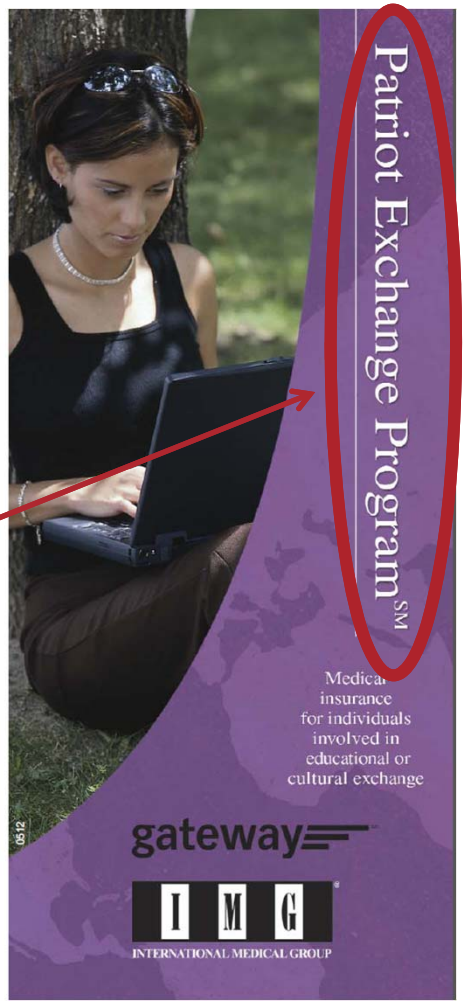
This example shows a US insurance company, but the same information will be available for non-US insurance companies and programs.

Website:



Online Plan Brochure:





Insurance Company: IMG International Medical Group

Insurance Program: Patriot Exchange

Underwriter: Sirius International Insurance Corporation

Insurance Benefits

- Below are the three kinds of benefits that are required by regulations:
  - Repatriation
    - If a person dies, the transport of their remains to their home country is called "repatriation." Also called "Return of Moral Remains".
    - Fermilab maintains an insurance policy that covers our users for this benefit.
  - Medical evacuation
    - Transport to the nearest qualified facility for necessary medical care.
    - Fermilab maintains an insurance policy that covers our users for this benefit.
  - Maximum Benefits:
    - The total amount that the insurance company would pay on your behalf for medical care or expenses.
      - *Per accident / illness*: the maximum amount for a given incident (i.e. car accident) or illness (gallstones).
      - *Lifetime*: the maximum amount over the course of your entire life, regardless of the number of visits/illnesses/accidents it takes to reach that maximum.

Insurance Companies and Programs that are known to Fermilab's Visa Office

- Fermilab's Visa Office is familiar, generally, with the following insurance companies / programs:
  - International Medical Group (IMG)
    - Gateway International
    - Gateway Patriot Exchange
    - Gateway USA
    - Patriot America
  - HCC Medical Insurance Services
    - Citizen Secure
    - Student Secure

- You must verify that the specific plan you select satisfies the regulations. Terms and coverage of these plans vary, depending on when you purchase, the duration of coverage, and the options you select.

US regulations relating to medical benefits

US regulations require that the insurance held by J Exchange Visitors satisfy the following requirements:

- ❑ Maximum benefits per accident/illness of at least $100,000, and
- ❑ One of the following:
  - ❑ Deductibles of no higher than $500 per accident/illness (or)
  - ❑ Co-insurance of no more than 25% of the benefit

It is your responsibility to verify that your insurance these requirements. You must download or print the document from your insurance company that verifies this, and upload it to the online Visa system.

Fermilab holds insurance that covers all J-1 visitors for:

- ✓ Repatriation: up to $25,000, and
- ✓ Medical evacuation: up to $50,000

US regulations relating to insurance undewriters

- US regulations require that the insurance held by J Exchange Visitors either
  - be underwritten by an insurance company that has one of the following ratings:
    - A.M. Best:……A- or higher
    - McGraw Hill / Standard & Poor……A- or higher
    - Weiss Research……B+ or higher
    - Moody's Invester Services……A3 or higher
    - Fitch Ratings……...A- or higher

  Or

  - be backed by your home country.

  If your insurance underwriter is not listed on the next page as "acceptable", it is your responsibility to verify that it satisfies the above-listed requirements.

  - To do this:
    - You can ask the insurance agent to provide information to you.
    - You can search the internet for "ratings" for the underwriter of your insurance. You must make sure that the rating is provided by one of the five companies listed above.
  - **You must download or print the document from your insurance company that verifies this, and upload it to the online system.**

Insurance Underwriters that are known to Fermilab's Visa Office

Insurance Company / Plan / Program	Insurance Underwriter	Rating	Acceptable?
Assura-Basis S.A.	Switzerland	Backed by Home Country	YES
Bajaj Allianz Travel Elite	Allianz Global Insurance	A.M. Best A+	YES
Blue Cross Blue Shield of Illinois	Health Care Service Corporation	A.M. Best A+	YES
Dongbu Insurance Co. Ltd	Dongbu Insurance Co. Ltd	AM Best A	YES
Europæiske Rejseforsikring A/S	Holland	Backed by Home Country	YES
HCC Medical Insurance Services	Lloyd's, London	AM Best A	YES
IFFCO-Tokio General Insurance. Co.	Tokio Marine (T.M.) Speciality Insurance Company	A.M. Best A++ ("Superior")	YES
IMG International Medical Group	Sirius International Insurance Corporation	A.M. Best A	YES
Insurance through the U.K. Science & Technology Facilities Council (STFC)*	AIG Europe Ltd.	AM Best A	YES
Insurance through the University of Manchester*	Royal Sun Alliance Ins. Plc	Standard & Poor A	YES

* If you are provided insurance through your home institution or home country, you must provide verification that YOU are covered by the organization's or country's insurance for accidents and illnesses in the U.S., such as in the form of a letter from the institution or an insurance representative.

AIG Insurance Company China Ltd.	AIG Insurance Company China Ltd.	Not rated	***NO***
Assist Card	STARR INTERNATIONAL BRASIL SEGURADORA S.A	Not rated	***NO***
HDFC ERGO General Insurance Company Ltd.	HDFC ERGO General Insurance Company Ltd.	Not rated	***NO***
Karvat Cover-More Assist Pvt. Ltd - TrawellTag	United India Insurance Co. Ltd	A.M. Best B+	***NO***
Mapfre Asistencia - Segurviaje	Mapfre Asistencia	Moody's Baa	***NO***
Sansan Versicherungen AG	Helsana Group?	Not rated	***NO***

Questions to ask yourself BEFORE you purchase insurance

- **Does the insurance plan and underwriter satisfy the requirements of the J regulations**?
- Does the plan cover you for accidents and illness in the USA?
- Do you have coverage beginning from the first day you plan to be in the U.S. for your J program?
- How easy is it to change the dates of coverage?
  - Sometimes arrival in the US can be delayed by visa processing, and sometimes departures from the US will change depending on circumstances. An insurance plan that offers flexibility to change dates is important.
- Will you buy insurance for the entire period you plan to be in the U.S. in your J program, or only for the first month?
  - Does the plan charge more per month to extend it in short increments, or is it less expensive to buy in "chunks" of a few months at a time?
  - Are refunds available only if you buy coverage for a certain duration, or are they available at any time?
  - Are refunds issued if you obtain insurance for longer than you need?
- Will you need to obtain translations of the receipts for medical care? How will you do this?
- How efficient is the reimbursement process? Medical expenses can be significant. The sooner the insurance company reimburses you, the better you will be. To learn about this before purchasing your insurance, you can
  - Talk to colleagues who have made claims for reimbursement from their travel insurance plans, for care that occurred in the U.S.
  - Talk with an agent from the insurance company.

Insurance Worksheet

- Before the Visa Office will issue the DS-2019 for your J-1 visa, you must complete and upload to the online Visa system:
  - A J Visa Exchange Visitor Insurance Worksheet (shown on the next slide), and
  - Documentation that verifies:
    - That you are insured
    - The dates of insurance coverage
    - The maximum benefits and amount of deductible or co-insurance (if any)
    - The underwriter (if the insurance company/program is not known to us), and
    - The underwriter's rating (if the underwriter is not known to us)

Usually, these elements are confirmed in a "Confirmation of Coverage" document.

A "medical insurance card" that merely lists your name is *not* acceptable as verification.

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J Exchange Visitor Insurance Worksheet

1.	I have accessed and read the online presentation explaining "Health Insurance for J-1 and J-2 Visitors to Fermilab".	☐Yes ☐No	____ (initials)
2.	I understood the online presentation explaining "Health Insurance for J-1 and J-2 Visitors to Fermilab" or, if I had questions, I contacted the Visa Office for clarification and now understand my obligations relating to health insurance coverage while participating in Fermilab's J-1 Exchange Program.	☐Yes ☐No	____ (initials)
3.	I have obtained health insurance for my stay in the U.S.	☐Yes ☐No	____ (initials)
4.	My program should begin on or after (month/day/year) ..... *and* My program should end on or before (month/day/year)		___/___/____ to ___/___/____
4.	My insurance will begin on (month/day/year)		___/___/____
6.	My insurance will end on (month/day/year)		___/___/____
7.	I understand that J regulations require that my insurance covers me for the entire time between the start and end dates listed in Box 3 of the DS-2019. If the DS-2019 dates change, then I understand that the dates of coverage for my insurance might also have to change to ensure I have insurance throughout my J program.	Initials:	
8.	I understand that if I spend any time in the U.S. before or after the coverage dates of my insurance, I will be solely responsible for any healthcare expenses I incur for any accidents, illnesses or other care.	Initials:	

9.	My insurance provider's company name is.....	
10.	My insurance plan name is.....	
11.	I understand that J regulations require that the insurance be underwritten by a corporation that meets certain requirements. I have confirmed the underwriter for my insurance either through one of the insurance agents or through research on the internet.	I confirm that my insurance is underwritten by:
12.	I understand that J regulations require that insurance underwriters meet or exceed one of the ratings standards set by the Department of State, as listed below: A.M. Best:.....A- or higher McGraw Hill / Standard & Poor.....A- or higher Weiss Research.....B+ or higher Moody's Invester Services.....A3 or higher Fitch Ratings.....A- or higher	I confirm that my insurance underwriter is rated as follows:

13. I confirm that my insurance coverage includes the following:	a) Medical benefits of at least .....US$_____ per accident / illness b) Deductible of .....US$_____ per accident / illness (or) Coinsurance of ....._____% per accident / illness	
14. I confirm I have uploaded to the online system documentation of each of the following elements: a. A document that verifies my coverage, the insurance provider, and the insurance plan..... b. A document that verifies the insurance underwriter..... c. A document that verifies the covered benefits and amounts of coverage (total benefits, deductibles, coinsurance)		List the names of the documents: _____ _____, and _____
15. I understand that if I fail to maintain qualifying insurance during my program, Fermilab is required by J regulations to close my J program, and I would then need to immediately return to my home country.		Initials:

TURN PAGE OVER AND CONTINUE

This Worksheet must be completed and uploaded to the online Visa system.

If you have general questions, contact the Visa Office for guidance.

We cannot tell you which insurance to select.

Questions?

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