HEALTH INSURANCE OPTIONS FOR J-1 Scholars

All J-1 scholars are required to obtain and maintain health insurance, for themselves and any J-2 dependents, which meets the J-1 requirements.

Please note that this information does not apply to students in J-1 status enrolled at Georgetown University (who are required to enroll in the University’s student health insurance plan) or to student interns in J-1 status (who are required to have insurance before they enter the United States).

UNDERSTANDING YOUR OPTIONS

Georgetown University Health Insurance
The Georgetown University insurance plans offered to paid, full-time employees meet the J-1 requirements (except the CareFirst BlueChoice Advantage CDHP with HSA plan). If you are paid by Georgetown and are eligible for Georgetown insurance, you should attend a benefits orientation in Human Resources to hear about the options and make your elections in GMS. J-2 dependents may be added to the University plan.

Insurance from your Home Country
Many scholars coming to Georgetown bring their health insurance from their home country. This is a good option if your insurance meets all the J-1 requirements.

Insurance from another U.S. Insurance Provider
Many companies offer insurance that meets the J-1 requirements. Below are some of the options. If you purchase insurance from a U.S. company, you must do so immediately after arrival and provide proof of the insurance to OGS.

<table>
<thead>
<tr>
<th>Insurance Provider</th>
<th>Website</th>
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<tbody>
<tr>
<td>Gateway</td>
<td><a href="http://www.gatewayplans.com/">http://www.gatewayplans.com/</a></td>
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<tr>
<td>Seven Corners</td>
<td><a href="http://www.sevencorners.com/">http://www.sevencorners.com/</a></td>
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<tr>
<td>Tokio Marine HCC</td>
<td><a href="http://www.hccmis.com/study-abroad/international-student-insurance/">http://www.hccmis.com/study-abroad/international-student-insurance/</a></td>
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TIPS FOR SELECTING A HEALTH INSURANCE PROVIDER

- How long will you be in the U.S.? – some plans require you to purchase a minimum amount
- Will you bring family members with you? – does the plan cover them?
- Is your spouse currently pregnant? – some plans consider this a pre-existing condition and will not cover pregnancy related costs.
• Does anyone in your family have existing medical conditions?
• Will you need to purchase prescription medicines while you are here?
• How much can you afford to pay per month (premium)?
• How much can you afford to pay before your insurance pays (deductible)?

When considering your options, keep in mind that routine visits to a doctor will cost approximately $100 to $150 per visit, which does not include any tests or medications you may need. A trip to the emergency room will cost at least twice that amount, and a day in the hospital could cost thousands of dollars. Prescription drugs can also be quite costly.

**ADDITIONAL INFORMATION FOR EVALUATING HEALTH INSURANCE PLANS**

The U.S. has some of the most expensive health care in the world. Depending on the insurance you select, you will be expected to pay a smaller or larger percentage of any medical bills. When choosing your insurance, you should carefully consider your average health expenses and the potential cost of a medical emergency and choose the plan that offers the right amount of coverage for you.

There are many insurance providers available, and the options can be overwhelming. You should carefully review the details of any insurance plan you are considering and keep in mind that cost should not be the only factor you consider. A plan that works for one person may not be the best option for another. Some plans provide coverage for basic or specialized medical needs while others may charge additional fees or will not cover certain medical needs such as prescriptions, dental, vision, maternity or other pre-existing conditions.