

STUDY USA – J-1 Visa - Insurance Requirements

Overview

As of the 2015–2016 academic year, all Study USA students are required by the Northern Ireland government to purchase a health/travel insurance policy from a Northern Ireland insurance provider which complies with the J-1 Visa Insurance requirements as put forth by the U.S. Department of State. In previous years, the Northern Ireland policies purchased by students did not always meet the U.S. requirements thereby doubling the cost to students for adequate coverage. Hosting U.S. institutions have agreed to waive any requirement to purchase a campus insurance policy as long as the Northern Ireland policy meets the minimum standards of the J-1 visa. Students are responsible for securing and paying for this insurance.

Procedure

- All successful participants will be provided with information on the insurance requirements, including a detailed overview of the J-1 visa holder minimum insurance requirements from the U.S. Department of State. A list of policies that have been purchased by previous Study USA students and meet the J-1 requirements will be available from the British Council.
- Prior to departure, students will submit copies of their insurance information to the British Council and their U.S. institution. The deadline for students to submit insurance information to the British Council and their U.S. institution is **June 15**.
- A U.S. institution's International Advisor, or relevant member of staff, may review submitted information to determine if the policy accurately meets the minimum coverage levels.
 - If the policy meets the minimum coverage level, any requirement to purchase the campus policy will be waived.
 - If the coverage is not explicit in the policy provided, U.S. institutions may require the student to get written confirmation of the minimum coverage.
 - If the policy does not meet the minimum coverage level, then the student will be notified that an alternative policy/coverage must be secured which meets the requirements.
 - U.S. institutions asking for clarification about or changes to student policies will have 7 days to request these clarifications/changes from the Study USA student, so that the student has time to follow up with the insurance company within the purchase grace period.
 - If the Study USA student is informed by the U.S. institution within the grace period of the need to secure alternate insurance and fails to secure appropriate insurance prior to arrival at the U.S. institution, then the college/university may require the student to purchase the insurance policy offered by the institution.