

International Student Insurance

Living in the United States can be quite expensive – even before anyone incurs unforeseen medical bills related to an accident or a sudden illness. That’s why NDNU strongly recommends that all our students purchase at the J-1 Visa level of health insurance coverage or higher. If you choose to live on campus, you must have health insurance. J-1 visa level health insurance standards as established by the US Department of State include the following guidelines:

Minimum levels of health insurance coverage must provide:

1. medical benefits of at least \$100,000 per illness or accident
2. deductible not to exceed \$500 per accident or illness
3. expenses associated with medical evacuation in the amount of \$50,000
4. repatriation of remains in the event of death in the amount of \$25,000
5. Coverage of pre-existing conditions after a reasonable waiting period
6. Co-payments that do not exceed 25 percent

The corporation underwriting the insurance policy must have one of the following ratings:

1. an A.M. Best rating of “A-” or above;
2. an Insurance Solvency International, Ltd. (ISI) rating of “A-i” or above;
3. a Standard & Poor’s Claims-paying Ability rating of “A-” or above; or
4. a Weiss Research, Inc. rating of “B+” or above

An excellent article that provides guidance for getting health insurance as an F1 Visa student can be found [here](#):

Frequently Asked Questions regarding getting Health Insurance to cover your student experience at NDNU

1) Do I have to get health insurance?

NDNU strongly recommends that all international students obtain health insurance coverage which meets J-1 Level Visa requirements. All students residing on campus must have health insurance that meets or exceeds J-1 Level Visa coverage requirements.

2) How can I buy health insurance that would cover me while I am in the United States?

Just do a google search for “international student health insurance” on the internet – a lot of ads from sellers of this important product will come up. Their websites include overviews of the products and plans that they sell, together with customer service representatives or helpful information to better understand what they’re offering.

3) Are there any insurers that you recommend?

None specifically. NDNU’s requirements to meet J-1 visa standards for coverage levels and as carrier stability serve as an indication of the university’s intent to make sure that you have coverage from a reliable carrier. Other recommendations would be to check

user reviews to get an insight on customer service and support performance, and to check the benefit coverage provisions to make sure that you will receive coverage for any pre-existing conditions.

Your goal is to select an affordable plan with a deductible and co-insurance level and combination of benefits which meet your needs as a health care consumer. It's not always easy. A review of just three carrier's minimal plans vs. most comprehensive offerings, which you can access [here](#) shows the variety of choices and plan designs that are out on the market.

4) I wear glasses, and want to get regular dental checkups while in the United States. Will my insurance cover this kind of care?

Most providers of international student insurance carriers do not cover either standard vision or dental screenings and related preventive care under their medical insurance coverage. Accordingly, you may wish to purchase a separate coverage plan for each of these services, or check out the Resources / Wellness page at www.ndnu.edu for a listing of local discounted vision and dental clinics and services.

5) Are there any other types of insurance I should think about?

People choose to manage risk across much of their lives by purchasing personal liability insurance, renters or homeowners insurance, or life insurance, for example. Again, that's a matter of personal choice. However, university students may choose to get renters insurance to cover their possessions from loss or damage. The cost of such a policy is usually less than \$15-\$20/month. A good article to read to learn more about why to get renters insurance, and what it doesn't cover can be found [here](#). A standard sales informational pamphlet can be found [here](#). Pay attention to the explanation of replacement coverage vs. cost-basis coverage!