

## #13 Health Insurance Verification Form

This document includes both health insurance requirements and a verification checklist, vital for compliance with 22 CFR Part 62.14. By completing and signing this form, prospective participants affirm their understanding and acceptance of the relevant rules and regulations, ensuring that their chosen health insurance aligns with the necessary requirements of BridgeUSA administered by FUSIA.

### Part A Program Rules

Sign the last page to confirm acknowledgement and acceptance

**1 Compliance.** Program sponsors must ensure that participants have medical insurance that meets the Department of State's requirements specified in 22 CFR Part 62.14. Before issuance of Form DS-2019, participants must provide evidence to FUSIA that their intended insurance coverage conforms to DOS requirements, obtain FUSIA's approval, and acknowledge the applicable rules and regulations. After issuance of Form DS-2019, and before the visa interview, participants must provide proof of purchasing the appropriate insurance that covers their entire stay in the US at least 72 hours before the visa interview (or before entry to the US for Canadian citizens).

**2 Entry and exit coverage.** FUSIA mandates entry-to-exit insurance coverage, which requires that the insurance policy's start date matches the participant's US entry date, and the policy's end date should be on or after the day they plan to depart the US after the program. Before purchasing flight tickets, participants have the option to align their insurance coverage period with the program period, and later update it to match their flight itinerary by providing supporting evidence at least 72 hours before attempting to enter the US. In addition, participants must provide a copy of their entry-to-exit itinerary to ensure that their insurance coverage aligns with their travel plans. In the event that a participant's host offers health insurance coverage for the program period, the participant has the option to forego purchasing insurance for the entire program period and submit evidence of qualified coverage for the first three months 72 hours before arriving in the US.

**3 Submissions.** There are four document submissions related to health insurance compliance. PDF #13 (this form) confirms that participants are aware of and accept the related rules. PDF #15 is to support that the insurance they intend to purchase meets the requirements. It can be an official letter issued by the insurance provider explicitly confirming that their policy meets the requirements or proof screenshots of relevant rules from such policy benefit summaries. In either case, they should contain or be annotated with the eight requirements stated in PDF #13. For PDF #15, subscribers of TaiAn may submit a pre-written letter, which can be downloaded from the participant's panel. PDF #14 is the actual proof of coverage, generally called a certificate of insurance, that contains the insured name, coverage period, and plan name and details. PDF #36 is the flight itinerary issued by the airline or travel agent that shows arrival and departure dates. This is used to verify that insurance covers the entire time while participating in the US.

**5 During programs.** While the program is ongoing, participants are responsible for ensuring that they maintain continued qualified coverage during their stay in the US, including immediately before and after the program period. In the event that participants want to make changes to their initially approved insurance plan, they must complete and resubmit PDFs #13 and #15 and obtain approval before doing so. If they did not purchase insurance for the whole period before arrival, they are required to submit PDF #14 at least 72 hours before it expires. If participants wish to delay their exit from the US or make any changes to their original itinerary, they must submit updated PDFs #14 and #36 and obtain approval before doing so.

For assistance, contact FUSIA at +1 718 643 0311 ext. 11 (office) or +1 917 244 2600 (WhatsApp chat).  
FUSIA is a Department of State Exchange Visitor Program designated sponsor in the J-1 intern category.



## Part B Acknowledgement

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**1 Proof of health insurance required for visa interview and US entry.** Prospective exchange visitors must generally attend an in-person visa interview at an embassy or consulate, except for former J-1s approved for interview waiver and Canadians who interview at the border. Proof of qualified health insurance may be requested at the interview and upon entry to the US, at the discretion of the respective officer. Not purchasing proper health insurance prior to the visa interview or entry may pose a risk and jeopardize the visa application timeline.

**2 The Affordable Care Act.** Exchange visitors may be subject to the requirements of the [Affordable Care Act](#).

**3 Medical bill filing.** FUSIA is not an expert in insurance, and neither gets involved in filing claims nor helps participants interpret coverage. It is the participants' sole responsibility to comprehend medical coverage details of their insurance policy and handle medical billing and claims on their own.

**4 Navigating the complexities.** Insurance in the US can be complex and policies often include many details. It is important for participants to carefully read through all the information before making a purchase and arriving in the US.

**6 Host-provided insurance.** Some universities and hosts offer insurance. Participants should check to find out whether or not the insurance meets the program requirements. If the host-provided insurance meets the requirements, participants should still purchase the first three months of insurance and submit evidence 72 hours before the visa interview.

**7 TaiAn.** FUSIA refers participants to TaiAn, an Indiana-based insurance provider, for qualified health insurance but doesn't endorse any specific company. In case of a failed visa interview, TaiAn offers refunds through proper procedures by specified deadlines. For related questions, please direct inquiries to TaiAn.

**8 Insurance selection.** 22 CFR Part 62.14 outlines minimal health insurance requirements. Travel and health insurance may differ in coverage and exclude activities like adventure sports. Lower premiums can mean lower coverage and higher out-of-pocket costs. Costs can surpass insurance coverage in case of a serious accident. Participants should consider their needs and plan for emergencies when selecting coverage. Purchasing additional insurance and adventure rider add-on is recommended for added protection.

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## Part C Verification Worksheet

Answer the questions below by typing or using a pen

### OPTION 1. VIA TAIAN INTERNATIONAL INSURANCE

Name of the policy: ☐ TaiAn Patriot (B) ☐ Patriot Exchange (PEP) ☐ Student Health (A Platinum)

Website: <https://taianfinancial.com/student-scholar/?s=fusia&r=fusia>

### OPTION 2. OWN INSURANCE

Name of the policy: \_\_\_\_\_

Website: \_\_\_\_\_

(1) Medical benefits of at least USD 100,000 per accident or illness

☐ Yes, TaiAn ☐ Yes, own insurance \_\_\_\_\_ (amount in USD) ☐ Yes, own insurance (no limit)

(2) A deductible not to exceed \$500 per accident or illness

☐ Yes, TaiAn ☐ Yes, own insurance \_\_\_\_\_ (amount in USD) ☐ Yes, own insurance (no deductible)

(3) Coinsurance must not exceed 25% of the covered benefits per accident or illness

☐ Yes, TaiAn ☐ Yes, own insurance \_\_\_\_\_ (amount in USD) ☐ Yes, own insurance (no coinsurance)

(4) Repatriation of remains coverage in the amount of at least USD 25,000

☐ Yes, TaiAn (USD 25,000) ☐ Yes, own insurance \_\_\_\_\_ (amount in USD) ☐ Yes, own insurance (no limit)

(5) Expenses associated with the medical evacuation of the exchange visitor to his/her home country in the amount of at least USD 50,000

☐ Yes, TaiAn (USD 50,000) ☐ Yes, own insurance \_\_\_\_\_ (amount in USD) ☐ Yes, own insurance (no limit)

(6) Waiting period for pre-existing conditions that is reasonable as determined by current industry standards

☐ Yes, TaiAn (12 months) ☐ Yes, own insurance (12 months or less) ☐ Yes, own insurance (12-18 months) ☐ Yes, own insurance (no waiting period)

(7) Does not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates

☐ Yes, TaiAn ☐ Yes, own insurance \_\_\_\_\_ (any remarks)

(8) The insurance corporation underwriting the policy must have one of the following ratings: (a) A.M. Best rating of A- or above; (b) Insurance Solvency International, Ltd. (ISI) rating of A-i or above; (c) Standard & Poor's Claims paying Ability rating of A- or above; (d) Weiss Research, Inc. rating of B+ or above; (e) Coverage backed by the full faith and credit of the government of the exchange intern's home country; (f) McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of A- or above; (g) Moody's Investor Services rating of A3 or above.

☐ Yes, TaiAn (A.M. Best) ☐ Yes, own insurance \_\_\_\_\_ (rating)

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FUSIA Communications · since 2002

BridgeUSA (J-1 Visa Program) Designated Sponsor

MBE/WBE certified by NYS DMWBE  
M/WBE certified by NYC SBS  
DBE certified by MTA & NYSUCP

www.fusia.net



FUSIA's J-1 Visa Program  BridgeUSA  
The Cross Cultural Internship Program (CCIP)

## Intern's Signature

Sign with a pen or an e-signature service that uses cryptography technology (e.g. Adobe or DocuSign)

**By affixing their signature and submitting this document, (also referred to as the applicant, prospective participant, EV, intern, exchange intern, exchange visitor, participant, or simply they or you in this document) hereby applies to participate in the Exchange Visitor Program administered by FUSIA Communications.**

1 FUSIA Communications (also referred to as the organizer, we, the sponsor, designated sponsor, program sponsor, or simply FUSIA in this document) has been designated as a BridgeUSA program sponsor by the State Department. In our communications, the Exchange Visitor Program administered by FUSIA is also referred to as BridgeUSA, J-1, J-1 Program, CCIP, the Cross-Cultural Internship Program, or the program. Despite acknowledging alternative options, you have chosen FUSIA as your designated sponsor to administer your BridgeUSA program.

2 You affirm that you possess the necessary English language skills and competency to understand program-related information, and that you have thoroughly read and understood the information in this document and agree to abide by it without reservation. If third parties (e.g., parents, school, etc.) are involved in your participation decisions, you ensure they are fully informed and in agreement before signing. If they do not understand English, you are responsible for translating to ensure they comprehend the information provided. Additionally, you, along with your heirs, successors, and representatives, agree not to make any claims or engage in disputes with the program.

3 Information provided by applicants and hosts is synchronized with SEVIS and relevant US government agencies, requiring accuracy, currency, completeness, and validity to avoid potential violations of program policy. You affirm your acceptance of this requirement and confirm that all information and documents provided to us are aligned accordingly. While submissions undergo administrative review for verification with user-provided proof, it does not exempt you from the responsibility to ensure that submissions provided to us are accurate, current, complete, and valid.

4 If any changes or discrepancies to your record or circumstances arise that may impact your eligibility for the program from now until its conclusion, you will notify us within 24 hours and complete any necessary amendments or administrative procedures, including the payment of any required amendment fees, within 72 hours.

5 Your participation in the program is voluntary, and FUSIA, the host, or the participant themselves reserve the right to shorten or cancel the program enrollment, for any reason, without financial obligation or compensation. Should such a situation arise during the program, you will be obliged to leave the US at your own expense.

6 Your participation in this program is contingent upon your ability to maintain eligibility and comply with sponsor-imposed rules, US law, and BridgeUSA regulations as outlined in 22 CFR Part 62. Termination decisions rest solely with FUSIA's discretion. In instances of program violation, there is no provision for advance notification or the opportunity to rectify the situation. If your program is terminated due to program violation or breach of US law, the 30-day Grace Period will not apply, necessitating your immediate departure and may adversely impact your future US visa applications or entry into the US. FUSIA maintains the prerogative to amend program policies at its discretion without providing prior notice and may mandate your re-execution of this document.

Participant: ()

Signature Date: **04-20-2024 EST**

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