



Insurance Resource List

Insurance Requirement for CU Boulder Students

All CU Boulder students, international and domestic, are [required to maintain comprehensive health insurance](#) while they are enrolled at the university. Students may carry individual health insurance, coverage through family, or the university's [Student Gold Health Insurance](#).

Students registered for six or more undergraduate credit hours or one or more graduate credit hours are automatically enrolled in the Student Gold Health Insurance Plan. Students must [select or waive](#) the Student Gold Coverage in [MyCUInfo](#) every semester.

J-1 Exchange Visitor Insurance Requirement

For J-1 Students, Research Scholars, Short-Term Scholars, Specialists, Student Interns, Professors

[Immigration regulations](#) require J-1 exchange visitors and accompanying J-2 dependents to maintain comprehensive medical insurance with evacuation and repatriation coverage that meets U.S. government minimum requirements beginning on the start date of the J-1 program continuing to the end of the J-1 program. *There cannot be any breaks or lapses in insurance coverage even if one travels outside the U.S for an extended period of time during the J program.*

J-1 Student

The [Student Gold Health Insurance](#) includes evacuation and repatriation coverage and meets the minimum J-1 insurance requirements. If dependents will accompany you, you must ensure that they have insurance coverage that meets the J-1 insurance requirements as well since there is not an option to enroll dependents in the [Student Gold Health Insurance](#).

J-1 Scholar

Scholars may carry individual health insurance, coverage through family, or, if they are a benefit-eligible employee, [university health insurance](#). If you do not have insurance that meets the minimum J-1 requirements and do not qualify for university benefits, please research insurance options using an internet search or the list below and obtain adequate coverage.

J-1 Scholar Employed by CU Boulder

Scholars employed at CU Boulder with at least a 50 percent appointment, may be eligible for CU insurance. Please contact your department's payroll liaison to confirm your eligibility.

Benefits-eligible scholars can [enroll in health insurance through the university](#) within 31 days of their appointment start date. CU offers two plans that meet the minimum J-1 health insurance requirements: Health Plan Exclusive (HMO) and the CU Health Plan Kaiser (EPO). No CU insurance plan provides evacuation and repatriation coverage thus a separate insurance plan must be purchased that meets the minimum evacuation/repatriation coverage requirements.

Insurance Providers in the U.S.

Individuals are encouraged to research various health plan options in order to make informed healthcare choices. ISSS does not endorse or recommend any particular insurance provider and provides the following listing merely as a resource that one can use to begin to research insurance options.

*The companies that have a star in front of them also offer medical evacuation and repatriation insurance that you can purchase separately without a health insurance plan.

- [Associate Insurance Plans International, Inc.](#)
- *[BETiNS](#)
- [CMI Insurance](#)
- [Compass Benefits](#)
- [Cultural Insurance Services International](#) (CISI)
- [Gateway](#)
- [HTH Worldwide](#)
- *[INSUBUY](#)
- [Insurance for Students, Inc.](#) (IFS)
- [International Medical Group](#) (IMG)
- [International Student Insurance](#)
- [ISO Student Health Insurance](#)
- [On Call International](#)
- [Seven Corners](#)
- *[The Harbour Group](#)
- [Trawick International, Inc.](#)
- [VISIT](#)
- [Visitor Guard](#)