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# Health Insurance

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## Health Insurance

### Overview of health insurance coverage

James Madison University requires all students and scholars on an F or J visa to have health insurance coverage. International Student & Scholar Services offers a comprehensive health insurance plan through Cultural Insurance Services International (CISI). The details of CISI coverage are listed in the [CISI policy brochure](#).

The health insurance coverage will run for a full calendar year and begins on August 15\*.

The cost for health insurance is \$643.86 each fall & spring semester\*. This charge is added to the tuition & fees bill through the University Business Office. For questions on how to pay this bill, contact [UBO](#).

Students and scholars will receive an email from CISI Enrollments with their insurance card and enrollment letter. Look for an email from [enrollments@culturalinsurance.com](mailto:enrollments@culturalinsurance.com) in your inbox – check your junk/spam folder if you can't find it.

All students and scholars insured by CISI have access to an online health insurance portal where you can find your health insurance card, track medical claim & reimbursement status, research doctors for medical care, and access other benefits provided by CISI. You can access the portal on the CISI website by clicking on "create an account." Step-by-step instructions for [how to access CISI online portal](#).

If you currently hold an insurance policy that provides equal levels of coverage and lasts for the entire academic year\*, you may qualify to waive out of the JMU-sponsored health insurance plan through CISI. If you wish to apply for a waiver, you must complete an insurance waiver application. See the [health insurance waiver page](#) for more information.

\*[Exceptions for J-1 scholars with differing program dates](#)

### Why mandatory health insurance?

Unlike many other countries, the United States does not have universal (government-funded) health care. The 2010 Affordable Care Act requires everyone to have health insurance coverage. Having health insurance protects students and scholars from excessively high costs of medical care in the event of minor or major health concerns.

This video offers a good [introduction to health care in the United States](#).

## What to do in the event of illness or injury?

Learn more about what to do in the event of an illness or injury on the [Health and Safety](#) page.

This document provides more information for seeking health care while at JMU: [Seeking medical care](#)

## How to submit a medical expense to CISI

Once a medical expense is incurred, students and scholars can submit a copy of the medical bill to CISI with a completed [medical claim form](#). If you have already paid the expense, you will need to submit a receipt of payment with a completed claim form to CISI for reimbursement. *Remember to save your receipts!*

You can submit your claim form and accompanying documents to CISI by scanning and emailing to: [claimhelp@mycisi.com](mailto:claimhelp@mycisi.com), or by mailing the documents to the address listed on the claim form. ([Learn more about sending mail in the US.](#))

To check what medical procedures are covered under CISI, read the [policy brochure](#) carefully. If you still have questions, you can contact ISSS: [ISSS@jmu.edu](mailto:ISSS@jmu.edu), (540) 568-6119 or contact CISI directly: [claimhelp@mycisi.com](mailto:claimhelp@mycisi.com), (203) 399-5130.