

## Health Insurance Requirements for Observers at Boston Children's Hospital

In compliance with both State and Federal mandates, Boston Children's Hospital (BCH) requires all non-employee visitors to purchase and maintain health insurance for the period of time that they are engaged in BCH-sponsored activities and/or programs. Proof of coverage will be required 30 days in advance of the non-employee's arrival to Boston Children's Hospital.

### Policy Requirements

- **The policy must provide medical benefits of at least \$100,000 for each accident or illness.** Some plans limit what they will pay for particular services, such as overnight hospital stays or surgery. If the actual charge for these services is higher than your policy's limits, you will be responsible for the remainder of the cost.
- **The policy's deductible cannot be more than \$500 per injury or illness.** A deductible is the amount of money you must pay before the insurance will pay your medical bills. After you pay the deductible, the insurance company begins to pay the expenses. Deductibles are usually \$100, but the amount varies.
- **The policy's co-payment cannot be more than 25% per accident or illness.** The co-payment is the portion of the bill you are required to pay along with the insurance company's payment. This means that the insurance policy must pay at least 75% of covered medical expenses. Examine closely how the co-payment works. Some policies pay 100% of covered costs until the insurance company has paid a specific amount, then pay only 80% or 90% of your remaining medical bills. Others policies require that you pay a co-payment at the beginning (for example, 10% or 20% of the medical cost), and then the insurance company pays your remaining medical bills. Many insurance companies require you to pay a \$15-\$30 co-payment for each doctor's visit.
- **The policy cannot prohibit coverage for activities normal to working in a hospital.** The insurance company may have a list of exclusions for medical care if something happened to you while doing certain "high-risk" things (such as skiing, skydiving, etc.). Read the list of exclusions carefully to guarantee that certain risks that may be an everyday part of your research activity will not be excluded from the policy.
- **The policy must provide for medical evacuation in case of serious accident or illness in the amount of USD \$50,000.** If it is judged necessary by a medical doctor that you should be transferred elsewhere because of serious illness or injury, the insurance policy must pay up to \$50,000 for this travel. This benefit is generally used in three cases:
  - If you are away from BCH and need to be transported back to Boston (for example, while you are attending a conference outside of Boston.)
  - If you need to be transported to another hospital for more specialized treatment while in the United States.
  - If you need to be transported to your home country for medical reasons.
- **The policy must provide for repatriation of bodily remains in the amount of \$25,000.** If you were to die while in the United States, the insurance policy must have sufficient benefits to send your remains home for burial. Some credit cards include medical evacuation and repatriation insurance if you buy your plane ticket to the U.S. with that credit card. Contact your credit card company directly to see if they offer this benefit.

### Insurance Provider Options

Below are several insurance provider options. Please note, these are only suggestions.

- [The Harbour Group](#)
- [Compass Benefits](#)
- [ISO InsuranceHealth](#)