ISI

Insurance on OPT

1

Do I need insurance?

Yes! Healthcare in the US is very expensive and insurance is an integral part of the system. Insurance will help protect you financially in an unexpected medical event, and may also help cover your preventative and wellness care.

2

Insurance through employer

Employers with 50 or more employees are required to provide a health insurance option to employees. The cost is usually subsidized by the employer. Smaller companies may or may not offer insurance options.

3

Individual Insurance

If you are self-employed or work for a small company, you will want to consider an individual policy designed for international students. Our plans offer comprehensive coverage at affordable prices, and can be purchased for as few as 5 days.

4

Insurance when Unemployed

During OPT, you can have up to 90 days of unemployment. You most likely will not have employer-sponsored health insurance, so consider purchasing an individual plan for the short term to cover you in case of unexpected illness or injury.

5

Other Considerations

If you have specific medical considerations such as pre-existing conditions or chronic illness, you may want to prioritize finding an employer who offers subsidized health insurance. Be sure to ask about health insurance benefits in your interviews!

Scan the QR code for our recommended plans!

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