

Mandatory Reference: 253
File Name: 253mab_061504_cd36
New Reference: 06/15/2004

HAC Insurance and Certification of Medical Eligibility

Health and Accident Coverage (HAC) Insurance is required for all U.S.-based participants.

a. Insurance coverage

Sponsoring Units or implementers must enroll all participants whose training in the U.S. is wholly or partially financed by USAID in the Agency's Health and Accident Coverage (HAC) Program. The HAC Program covers the usual, customary, and reasonable charges for required medical services with a small co-payment. HAC coverage begins at the time the participant leaves the home country and continues until the moment of return to the home country. HAC coverage arranged under the EGAT/ED contract applies to U.S. training and travel to and from the home country only. At a Mission's request, the Agency's current HAC contractor can also provide coverage for training that takes place outside the U.S.

USAID-sponsored participants/stakeholders are to be advised that USAID is not responsible for any medical claims in excess of the coverage provided by the HAC program or for medical claims not eligible for coverage under the HAC program.

Sponsoring Units and implementers must review the documentation available from the USAID HAC provider related to supplemental insurance coverage for pre-existing conditions as well as additional policy options before making a final decision on insurance coverage. The web site for the contractor is www.hthworldwide.com.

b. Medical eligibility

Certification of medical eligibility for admission to the U.S. on a J-1 visa is required unless the Sponsoring Unit has purchased from the Agency's HAC contractor special insurance coverage for short programs of 30 days or less, including travel time, which require no medical examination.

Effective immediately, Sponsoring Units may instruct their implementers to purchase insurance under the new designation of "Plan C" from the Agency's HAC contractor. Plan C provides coverage up to a maximum of \$50,000 per injury/illness, and meets the coverage provided in Plan A. The new Plan C is only for programs of 30 days or less, including travel time, and requires no participant medical exam.

Sponsoring Units must understand that Plan C does not cover any medical claims for pre-existing conditions, nor are there funds available in EGAT/ED to cover any unpaid claims. Sponsoring Units must ensure that they identify the party responsible for the

payment of any claims not covered by Plan C before a participant travels. Claims not covered by Plan C may be paid by the Sponsoring Unit, the participant, or the participant's employer, or by another source. Notification of the responsible party must be added to the Stakeholder Compact.

c. HAC enrollment and coverage

Sponsoring Units and implementers will find information on the HAC Program and enrollment procedures on the following web site: <http://usaidtraining.devis.com/HACIns>. Sponsoring Units or their implementers must enroll participants directly into the official USAID program.

A full description of HAC medical and dental coverage may be obtained from the HAC contractor. Minimum HAC insurance coverage standards as set by the State Department must be observed in order to certify participant eligibility for a J-1 visa to the U.S. (See mandatory references, [22 CFR 62](#) and [Detailed Guide for Training Results](#).)

d. Certification of medical eligibility

A Medical History and Examination for Foreign Applicants form, [AID 1382-1](#), is required for HAC enrollment.

HAC Plan A and Plan B both require a medical exam. Therefore, the choice of either of these insurance options lessens the chance of large uncovered claims resulting from a pre-existing condition.

HAC Plan C provides an option for Sponsoring Units to exempt participants from the required medical exam. Unless the participant has been provided with HAC Plan C coverage, failure to agree to undergo a medical examination terminates further processing of a participant application. Plan C is not to be used if the participant previously failed a HAC medical examination. However, in these cases, the participant can be covered under an insurance rider for pre-existing conditions up to \$10,000.

Sponsoring Units must ensure that the local arrangements are designed to ensure the full integrity of the medical examination process, including the avoidance of superficial or pro forma examinations and the prevention of fraudulent practices. Laboratory testing to substantiate the findings of the medical examination is required and must be kept in the participant's file.

Mission policy may determine responsibility for payment of the medical exam and related travel costs according to local circumstances.