

MEDICAL INSURANCE OPTIONS IN THE U.S. FOR VISITORS AND G5 DOMESTIC EMPLOYEES

DESCRIPTION

This page provides information on Medical Insurance Options in the U.S. for Visitors and G5 Domestic Employees.

FACTORS TO BE NOTED

Visitors and G5 domestic employees, who are not eligible to participate in the [World Bank Group Medical Insurance Plan](#), can avail medical insurance.

FOR G5 DOMESTIC EMPLOYEES

- 1 G5s are eligible to purchase health insurance from the Marketplace Exchanges, or outside the Marketplace Exchanges as long as the policy satisfies the ACA coverage requirements.
- 2 Health insurance purchased via the Exchanges may be eligible for a subsidy to reduce premiums.
- 3 The relevant websites are:
 - www.DCHealthLink.com (for G5 visa holders living in D.C.)
 - www.marylandhealthconnection.gov (for those in M.D.)
 - www.healthcare.gov (for those living in V.A.)

FOR VISITORS

- 1 Contact [Gateway Plans](#) for standard business or vacation travel policies.
- 2 If the visitor is in the U.S. for at least six months, a staff member may be able to supplement his/her existing coverage or purchase a new coverage.
- 3 To do so, s/he may use these resources:
 - Review www.healthinsuranceinfo.net for general information on health insurance at the federal and state level and www.insure.com to explore U.S. medical insurance plans.
 - Review the websites of major insurance companies. Among the most popular and largest are:
 - [Aetna](#)
 - [Kaiser Permanente](#)
 - [CareFirst \(National Capital Area\)](#)
 - [Cigna](#)

ATTENTION:

Health insurance coverage for a G5 domestic employee may have tax implications for the G5. Therefore, before you select medical insurance coverage for the domestic employee, ensure that you discuss with your G5 payroll provider the available medical insurance options and how each may impact the G5's taxes.