

Travel Insurance and Evacuation Insurance

Theresa Sommers, Gary W. Brunette (Centers for Disease Control and Prevention)

It is important for travelers to consider the financial consequences of a severe illness or injury abroad. A growing number of people do not have health insurance at home. Those who do need to check their policies to determine if their care abroad will be covered and what limitations may apply. Those who have adequate health insurance may not be covered for medical evacuation from a resource-poor area to a hospital where definitive care can be obtained. Even if they have a policy that would reimburse evacuation costs, the health insurance company may not have the resources to help organize the evacuation. Evacuation-only policies are available to fill this gap. Evacuation by air ambulance can cost \$50,000 to \$100,000 and must be paid in advance by those who do not have insurance.

Paying for Health Services Abroad

Travelers who receive medical care in other countries will usually be required to pay in cash or with a credit card at the point of service, even if they have insurance coverage abroad. This could result in a large out-of-pocket expenditure of perhaps thousands of dollars for medical care.

- Travelers with health insurance coverage should be sure to obtain copies of all bills and receipts from overseas medical care.
- The U.S. consular office can assist travelers who are U.S. citizens with transferring funds from the United States.
- In extreme circumstances, the U.S. consular office may be able to approve small government loans until private funds are available.
- Medical evacuation insurance may only cover the cost to the nearest destination where definitive care can be obtained. Some policies will cover eventual repatriation to one's home country. The traveler should be sure to understand what coverage is purchased.

Health Insurance Abroad

- Some health insurance carriers in the United States may provide coverage for emergencies that occur while traveling.
- The first step for travelers is to examine their present coverage and planned itinerary. Determine exactly which medical services will be covered abroad and what supplemental insurance you will need. Things to look for include—
 - Exclusions for treatment of exacerbations of pre-existing medical conditions
 - The company's policy for "out-of-network" services
 - Coverage for complications of pregnancy
 - Exclusions for high-risk activities such as skydiving, scuba diving, and mountain climbing
 - Exclusions regarding psychiatric emergencies or injuries related to terrorist attacks or acts of war
 - Whether pre-authorization is needed for treatment, hospital admission, or other services
 - Whether a second opinion is required before obtaining emergency treatment
- Medicare and Medicaid will not cover services outside the United States, except in very limited circumstances.

Travel Health and Medical Evacuation Insurance

Travelers need to evaluate their existing health insurance policies to see whether they already have adequate coverage. Short-term supplemental policies that cover health-care costs on a trip can be purchased. Evacuation coverage can be sold separately or in conjunction with overseas health insurance. Evacuation companies often

have better resources and experience in some parts of the world than others. Travelers may want to check with them about their resources in a given area before making a purchase. In general, travelers should purchase a policy that provides the following:

- Arrangements with hospitals to guarantee payments directly. Travelers may want to check on this possibility for the planned itinerary.
- Assistance via a 24-hour physician-backed support center. This is critical if the traveler is going to pay for evacuation insurance.
- Emergency medical transport, including repatriation. Medical evacuation can be costly, ranging from a few thousand dollars to over \$100,000.

While travel health and medical evacuation insurance is a consideration for all travelers, it is particularly important for travelers who—

- Will be outside the United States for an extended period of time.
- Have underlying illnesses. These travelers should make certain that complications of the underlying condition will be covered by the chosen policy.
- Participate in activities involving greater risk for injury.

Finding a Travel Health and Medical Evacuation Insurance Provider

The following list, while not all-inclusive, gives a sample of resources for travelers seeking to purchase travel health and medical evacuation insurance:

- U.S. Department of State (www.travel.state.gov)
- International SOS (www.internationalsos.com)
- MEDEX (www.medexassist.com)
- International Association for Medical Assistance to Travelers (www.iamat.org)

Special Considerations for Travelers with Underlying Medical Conditions

Travelers with underlying medical conditions may want to take extra precautions in preparing for travel.

- Travelers should choose a medical assistance company that allows customers to store their medical history before departure, so it can be accessed from anywhere in the world, if needed.
- Travelers should carry a letter from their physician listing underlying medical conditions and all current medications (including their generic names).
- If possible, travelers may want to carry with them the name of their medical condition and medications written in the local language(s) of the areas they plan to visit.

Special Considerations for Medicare/Medicaid Beneficiaries

- The Social Security Medicare program does not provide coverage for medical costs outside the United States, except under very limited circumstances.
- Medicare beneficiaries can purchase supplemental travel health insurance to cover medical expenses outside of the United States.
- Some Medigap plans available to people enrolled in the original Medicare plan provide limited coverage for emergency care abroad.
- As with all travelers, Medicare beneficiaries should examine their present coverage carefully to know exactly what will be covered abroad and supplement with additional travel health insurance as appropriate.