



Make sure your health insurance is a good traveler

By [Jenny McCune](#) • *Bankrate.com*

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Foreign travel is exciting, but it can turn into more of an adventure than you planned if you discover that your domestic medical coverage isn't the right international prescription.

"What many Americans don't realize is that their health insurance doesn't necessarily travel," says Dan McGinnity, spokesperson for Travel Guard International in Stevens Point, Wisc. This warning applies to all types of coverage, from health maintenance organizations to indemnity plans.

Dan Glunt, CEO of Fort Point Insurance Services in San Francisco, agrees. It's really hit or miss whether your health plan will cover you if you travel abroad and require medical care, says Glunt.

Even when a policy does cover illness and injury abroad, it might not work exactly as it does at home. Don't be surprised if you have to pay upfront and wait for insurance reimbursement of your medical costs after you return to the United States. If you're traveling to a locale that has limited acceptance of credit cards and you don't have enough cash on hand, such limitations could mean the difference between good, bad or no treatment at all.

And even when your medical coverage extends beyond borders, you still could face higher co-payments or find the reimbursement amount is less than if you were treated in the United States, McGinnity says. It's similar to the higher costs you pay domestically when you go outside your plan's network of doctors for treatment.

Beware of policy gaps

There can also be gaps in coverage. Even the best health insurance plans normally do not cover medical evacuations. This can be particularly costly when you travel in an area with few roads and even fewer hospitals.

"Getting airlifted is expensive and most certainly not all of your out-of-pocket expenses for a catastrophic medical event will be covered," says Glunt.

A trekker in Nepal who is gored by a yak, for example, would probably require helicopter transport to the Nepali capital Kathmandu and, if the severity of injuries demanded it, be evacuated to a larger hospital in Bangkok. Medical evacuations can cost anywhere from \$3,000 to \$15,000 an hour, depending on the care required, says Robert Valente, senior vice

president of global services for Tempe, Ariz.-based MedAire Inc., which provides medical and health services to travelers.

If you're lucky enough to be a member of a plan that covers medical transport, beware of caps. "Most health insurance plans, I can't say all, but most cap that coverage at \$500 to \$1,000," McGinnity says. "It's designed to cover the cost of an ambulance coming to your house, not a helicopter landing on a cruise ship."

And health insurance that does cover you overseas doesn't necessarily mean that you'll get help from your insurer in finding appropriate medical care. The local U.S. embassy might have a list of doctors for visiting Americans needing medical treatment, but it generally is simply a list of English-speaking doctors. Physician credentials usually are not checked, says Valente.

Cures for foreign coverage lapses

There are ways to keep worries about potential travel illness or accidents from ruining your travel.

First, know exactly what overseas medical bills and situations are included in your primary health coverage. Before you depart, read your policy and call your health insurer (the number on the back of your insurance card) for specifics on any coverage abroad. This can vary from country to country, so it's wise to individually research each trip.

You might find yourself pleasantly surprised or get a nasty shock when you do your homework. Large medical networks such as Blue Cross Blue Shield have doctors and hospitals on call around the globe; a smaller plan or an employer's self-insured medical coverage may have none.

In addition to checking with your health plan, find out what your credit card company has to offer. VISA and American Express cardholders can get some extra coverage when they travel overseas, but it's important to know the extent of the coverage and when it kicks in.

"The vast majority of credit card companies don't cover medical or medical evacuation," McGinnity says. "They'll help you find a doctor or replace a lost prescription, things like that."

Add-on policies

If your existing health coverage is limited or you just want more peace of mind while traveling, consider buying added coverage. Your current medical plan might have options to augment your coverage. Private insurers also are starting to fill in travel gaps.

The Chubb Group of Insurance Companies, for example, has launched Signature Passport, a medical insurance policy for travelers. It features coverage for medical costs incurred while traveling abroad, including

emergency medical transportation to the nearest advanced medical facility. Signature Passport currently is available in Illinois, Texas and California and will be rolled out in other states later this year.

A separate medical evacuation policy might be justified if you are traveling to a country with few roads and poor hospital infrastructure. Most [adventure travel companies](#) will require this before you sign onto one of their trips.

These policies work only for a given trip, but can be a literal life and bank account saver. "The medical coverage is good from the time you leave your door to when you come back," says Travel Guard's McGinnity.

Affinity groups also are a source of travel insurance. Check with your automobile club, your college alumni group or even an association with a membership that travels frequently. The [Divers Alert Network](#), for example, offers members access to an overseas medical plan offered by MedAire Inc. "We don't actually provide services to individuals, but we work with affinity groups like the Diver Alert Network," says MedAire's Valente.

These types of policies generally bundle in some travel extras, such as replacing lost baggage, coverage for trip delays or accidental death benefits. So look at them thoroughly to make sure that the medical component will fill your travel needs.

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