

Traveling Abroad – Check Health Coverage



If you are planning a trip out of the country, be sure to have the proper health insurance in place in the event a medical situation arises.

Most policies cover emergencies that jeopardize your health such as a heart attack or broken hip. It will, however, be out-of-network care, so you may face high deductibles and co-insurance payments. If you have a minor illness such as a cold or sinus infection, you would have to pay out-of-pocket costs. Plan's details vary so check your non U.S. rules, co-insurance rates and out-of-pocket maximums.

Medicare rarely covers services outside of the U.S. except in certain circumstances. You will have some built in coverage if you have certain Medigap plans that pay 80% of bills for emergency care as long as it is during the first two months of a trip abroad. Deductibles and lifetime limits on foreign travel may apply.

You can buy a supplemental travel medical policy to kick in on care that your primary insurer will not cover. Compare options on sites like InsureMyTrip and eHealth. Some travel agents suggest you get between \$50,000 - \$100,000 in medical expense coverage.

Travel medical plans usually have exceptions for emergencies related to ongoing conditions. If you have health issues that might require medical care, choose a broad travel policy covering things like trip cancellations and baggage loss and tack on a pre-existing condition waiver.

Call your carriers right away, if you run into trouble mid-trip. Travel insurers can recommend local care options, and U.S. plans may be able to identify the best nearby facility. You can also join the International Association for Medical Assistance to Travellers, a nonprofit with a global network of English speaking doctors and health professionals.

Be sure to keep all your paperwork outlining the medical care you received and receipts so you can be reimbursed upon your return home.