

# GeoBlue In the News

## July 2019

### Will Your Health Insurance Cover You Overseas?

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Written by **Consumer Reports**

If you're traveling abroad this summer, the last thing you probably want to think about is what you'll do if you get sick or injured. But experts say 15 percent of travelers encounter some kind of medical problem on their journey—and depending on your destination, your U.S. health insurance may not be much use.



The good news is that if you have to look beyond your own health plan, there are ways to cover medical emergencies that can be surprisingly inexpensive. Here's what you need to think about.

### Key Considerations

**Check your existing health plan.** Coverage varies by health insurer and plan, so you must contact your carrier to get the details of your specific policy, says Cathryn Donaldson, a spokesperson for America's Health Insurance Plans, a trade association. In most cases, Medicare does not cover you outside the U.S., though some Medicare Advantage and Medigap plans offer worldwide emergency care.

"Most domestic health plans provide limited coverage overseas and won't cover prescriptions abroad," says Margaret Wilson, M.D., chief medical officer of UnitedHealthcare Global, which is part of UnitedHealthcare, the largest health insurer in the U.S.

If your insurer does provide coverage for medical treatment you get in another country, the care is typically reimbursed at an out-of-network rate, which means higher out-of-pocket costs.

The Centers for Disease Control and Prevention (CDC) recommends that you ask your insurer about exclusions for injuries related to [terrorist attacks](#), acts of war, natural disasters, adventure activities such as scuba diving and mountain climbing, and exacerbations of [pre-existing conditions](#). Also ask whether preauthorization is needed for treatment, hospital admission, or other services, and find out about the deductibles, copays, limits, and other policies for out-of-network services.

**Consider international travel health insurance.** If you find gaps in your existing healthcare policy, the CDC and major carriers such as Aetna, Kaiser Permanente, and UnitedHealthcare say you should consider filling the holes with a supplemental international travel health insurance plan. These plans provide secondary coverage that picks up the costs where your primary health insurance stops; some provide primary coverage.

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**Beware exclusions for pre-existing conditions.** Travel health insurance policies typically don't cover pre-existing conditions. But you can buy a waiver of that exclusion, and you should consider doing so if you've had a change in your health or medicines in the 180 days before you buy the coverage.

**Shop wisely for travel health insurance.** Compare policies and premiums on sites that specialize in travel insurance, such as [InsureMyTrip](#) (800-487-4722), [QuoteWright](#) (800-821-4940) and [Squaremouth](#) (800-240-0369). Use these websites' toll-free phone numbers to get precise guidance from a human agent.

Policies tend to cost less the younger the traveler and the less comprehensive the plan. A \$1 million medical insurance plan with zero deductible could cost a 35-year-old less than \$15 per week, according to a review of plans on travel insurance broker sites. The same medical coverage for a 65-year-old—but with a pre-existing medical condition waiver, medical evacuation, and \$5,000 trip cancellation/interruption coverage—could cost \$220 to more than \$600 per week.

**Be prepared to pay up front.** Even if you're covered by your regular U.S. health policy and supplemental travel health insurance, you should be ready to pay up front for medical care you receive abroad. That's because most foreign healthcare providers require payment in cash or by credit card when you receive treatment, and only some U.S. insurers have direct billing and payment relationships with healthcare providers all over the world, says Margaret Wilson at UnitedHealthcare Global.

Some international travel health plans also require that you pay up front and get reimbursed later, and others pay providers a certain amount on the spot to get you treated and admitted. The [GeoBlue](#) international travel health plans, however, have a global network of 7,100 physicians and 2,000 facilities in 190 countries, which the insurer pays directly if you get treated there.

Of course, you can't choose where you'll fall ill or be injured. So you must have ready money. "Even with international coverage, consider carrying an extra credit card with a large limit to use for unanticipated medical expenses," Wilson says. To ensure proper and prompt reimbursement by your insurers, Wilson advises that you get clear and complete copies of all bills, medical records, and discharge notes after you receive treatment.

**Add medical evacuation protection.** Not every travel destination in the world has doctors and hospitals that are up to U.S. standards, and many locations have none. If you're traveling in a developing country or a remote destination that's far off the grid, the CDC advises that you consider purchasing yet another type of protection called medical evacuation insurance. It covers the cost of medical transportation that can fly you hundreds or thousands of miles to a major city with quality medical care.

International [air ambulances](#) aren't cheap. They can cost \$20,000 to \$250,000, depending on departure point and destination as well as medical complexity, says William Siegart, D.O., chief medical officer of On Call International, one of the major services providing medical evacuations.

Although the need for medevac is relatively uncommon, On Call International handled more than 20,000 medical cases in 2017. Its 24/7 year-round service connects to a network of 4,000 medical centers and numerous air ambulance and commercial medical transport providers worldwide.

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Medical evacuation insurance also covers the high cost of repatriating a recovering traveler to the U.S. on a commercial flight with a rescue nurse and necessary medical equipment, which can cost \$10,000 to \$50,000.

In the U.S., medical-emergency helicopters are often [out of network](#) and not fully covered by insurance, so you definitely want to ask your health insurer whether medevac is covered overseas.

Kaiser Permanente, for example, covers local emergency medical transportation to the nearest hospital or other facility if it determines that doing so is necessary. But it doesn't generally cover or arrange other transportation, unless it deems it necessary to manage the member's care.

If repatriation is approved by Kaiser, it will pay for that service directly. But a Kaiser spokeswoman says members should consider supplemental medevac insurance "to lessen potential financial liability for noncovered travel-related expenses."

**Know who to call if you need help.** If the worst happens and you need medical attention, the [CDC recommends](#) several resources to find care. First, contact the U.S. Embassy in the country you're staying to locate local medical services and they can also notify your family if needed. The [International Society of Travel Medicine](#) and the [International Association for Medical Assistance to Travellers](#) (IAMAT) can also help you find local doctors, clinics, and medical services. Membership for IAMAT is required but free and includes a [guide](#) on what to look for in travel health insurance plans.

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