

Health insurance for travelers: Which one is right for you?



Some consumers wrongly assume that their primary health insurance will cover them while traveling internationally. (iStock)

By Christopher Elliott, Columnist

Published: December 1, 2021 at 1:04 p.m. EST

https://www.washingtonpost.com/lifestyle/travel/best-health-insurance-options-for-travelers/2021/12/01/6c7eee52-4d43-11ec-b73b-a00d6e559a6e_story.html

If you get sick on the road, will your health insurance cover you? That’s becoming an increasingly difficult question to answer. Between the ongoing pandemic — now with a troubling new variant in the mix — and the confusing insurance requirements for international travel, it can be tough to figure out what health insurance does and doesn’t cover.

Frankly, medical insurance for travelers is the kind of topic that puts most people to sleep. That’s too bad, because if you snooze through this story, you could end up abroad without access to medical care, and that could be expensive — or worse.

https://www.washingtonpost.com/lifestyle/travel/best-health-insurance-options-for-travelers/2021/12/01/6c7eee52-4d43-11ec-b73b-a00d6e559a6e_story.html

“If you get sick or injured while traveling overseas, domestic health insurance plans likely won’t be accepted in foreign countries,” explains Daniel Durazo, a spokesman for [Allianz Partners USA](#). “That means you’ll need to pay out of pocket for emergency medical care and transportation, which can run into the tens of thousands of dollars.”

Another wrinkle: Many international travel destinations currently require you to purchase medical insurance to be admitted. They include Israel, Turkey and Caribbean destinations such as Aruba, the Bahamas and Jamaica.

“Many travelers are unsure if their primary health insurance covers medical expenses or covid-19-related losses incurred while traveling internationally,” notes Karisa Cerner, senior manager of travel services for [Redpoint Travel Protection](#), which sells Ripcord, Cavalry and Harbor travel protection.

It turns out there are several choices, depending on your destination and the duration of your trip. They include supplements to your regular health insurance policy, a separate travel insurance policy, or medical insurance specifically for longer trips.

Do you need a separate health insurance policy? If you’re traveling in the United States, probably not. Most American health insurance policies will cover you out of state, to a point. You can still benefit from the additional coverage in a travel insurance policy, which covers medical evacuations and cancellations due to illness.

PK Rao, CEO of [INF Plans](#), a company that offers health insurance policies to international visitors to the United States, says supplemental travel insurance is worth considering for one other reason. “Travel insurance will provide benefits like hotel and quarantine expenses for covid-19,” he notes.

If you stick with your health insurance, make sure you call before leaving to confirm that you’re covered while abroad. Do it even if you think you know the answer, advises April Sandefer, a spokeswoman for [OU Health](#), a health care services company.

“Make sure no changes have occurred with your health plan since covid,” she says.

An avid traveler herself, Sandefer did that before a recent trip to Italy. Her coverage with Blue Cross/Blue Shield still checked all the boxes, allowing her to skip a travel insurance policy for medical coverage.

Travel insurance experts say most travelers just assume they’re covered. One of the most common — and dangerous — assumptions is that Medicare will cover you outside the country. Generally, it doesn’t. “People don’t understand their health coverage,” says Kyle Bruening, CEO of [Cruise Finder Inc.](#), a travel agency in Margate, Fla.

You can either get health coverage as part of your travel insurance policy or you can buy a stand-alone travel health policy. Suzanne Casamento, who is spending three months in Europe, opted for a short-term medical policy through [GeoBlue](#). The policy covers her up to \$250,000 outside the country, including medical evacuations.

“All that cost \$393 total, which was less than one month of catastrophic Kaiser Permanente Insurance I had in the States,” says Casamento, a [travel blogger](#) from Los Angeles.

Standard travel insurance will cover you abroad to the limits of liability, but pay attention to the fine print. Sometimes travel insurance coverage is secondary, which means you’ll have to file a claim with your primary U.S. insurance before it kicks in. Generally, a separate medical insurance policy is primary, which means less paperwork.

Another consideration with travel insurance is coverage of preexisting medical conditions. Often, travel insurance companies look back at your medical records for 90 days to see if you have specific preexisting conditions. This is a common travel insurance “gotcha.” If you’ve had a condition in the past three months, you may not be covered for it if you have to file a claim later. (You can get coverage for preexisting conditions under some plans if you buy the policy within a week or so of making your initial trip deposit.)

In most cases, if you’re leaving the country for longer than a few weeks, you’re probably going to need a separate medical insurance policy. An annual travel insurance policy may cover you, but it’s not meant to be used as regular health insurance.

George Burgess was spending a few months abroad and found a company called [SafetyWing](#) that offers nomad insurance specifically for longer-term travelers.

“My regular health insurance policy was no longer fit for the purpose,” says Burgess, who runs a [site specializing in wellness retreats](#) in England. “It maxed out at 30 days per trip and didn’t cover me if the government was advising against travel. And it also didn’t cover covid. SafetyWing did all of this.”

I hoped that the solution for Casamento, the author from Los Angeles, would work for me. I’m spending the next few months abroad. My U.S. insurance won’t work, and I have an annual travel insurance policy with limited coverage.

I phoned GeoBlue and spoke with a helpful agent. I explained my situation and told her I needed a policy that would cover me in any country. I was also concerned about some of the stricter insurance requirements some countries had adopted during covid. She assured me GeoBlue would work just about anywhere. But when I gave her my home address in the state of Washington, she had some bad news: GeoBlue didn’t offer insurance to residents in my state.

“One of the biggest pandemic revelations among travelers was discovering the limitation of travel insurance,” says Dan Richards, CEO of [Global Rescue](#), a provider of medical, evacuation and travel risk management services.

So for now, I’m sticking with my U.S. health insurance and an annual policy I have through Allianz. I also have a [Medjet](#) membership for medical evacuations. It’s not quite nomad insurance — more like a patchwork of policies.

I’ll let you know how it works.

Elliott is a consumer advocate, journalist and co-founder of the advocacy group Travelers United. Email him at chris@elliott.org.