

Using Health Insurance While Traveling

If you're planning a trip, the last thing you may want to think of is healthcare. But accidents and illnesses can happen on the road as well as at home. Here are the basics on using health insurance while traveling.

Traveling in the United States

- **Emergency care.** Most US health insurance plans will cover you if you require emergency care while traveling in the United States. Many will do so even if the emergency room (ER) is at a hospital that's not in your network. Still, it's best to know ahead of time your plan's specific rules about emergency care. Call and ask your insurer before you go on your trip.

To count as an emergency, the illness or condition has to be sudden and serious. Examples are a broken leg or a heart attack. If you develop a minor illness, such as a cough or stomach trouble, you may still want medical care. But the ER is not the place to get it. Most health plans won't pay for ER visits for nonemergency care.

- **Nonemergency care.** What about receiving nonemergency care while traveling in the United States? For that, you need to know the details of your plan to determine if you'll be covered. Some [plans](#) give you access to network providers outside your state. They will cover you as long as you go to a healthcare provider in that network. Suppose the plan, such as an HMO, doesn't cover out-of-network care. Then you'll have to pay the full price for receiving nonemergency healthcare outside your network. Suppose the plan, such as a PPO, does cover out-of-network care. Then your costs will generally be higher than if you had stayed in network.

It pays to know before you go. Consult your health plan's benefits summary, usually available through their website, or ask your insurer:

- Whether your plan gives you access to a network of providers in the place to which you're traveling;
- Whether there's any extra charge for that access or any special rules or restrictions;
- How you can get a list of in-network providers convenient to your destination;
- Whether you need a referral from your primary care physician (PCP) to see a provider in your destination spot;
- If you need prior authorization for any types of care, such as a hospitalization; and
- If there are any exclusions. For example, your plan may not cover you if you indulge in hazardous activities like mountain climbing or scuba diving.

Take your insurance ID card with you when you travel. It may come in handy.

What if your health insurance doesn't cover you adequately for your domestic travel? Then consider buying travel health insurance. See the section below on "Travel Health Insurance."

Traveling outside the United States

If you're traveling outside the United States, your plan may still cover you for emergency care. But many plans don't. Find out about your coverage before your trip. If you do get emergency care in a foreign location, you'll probably have to pay the full price up front. Then you'll seek reimbursement from your insurer. You'll likely need to complete a claim form and send it to your insurer. Be sure to keep any bills or receipts, which may need to be included with your claim submission.

As for nonemergency care, ask your insurer the same questions as those above. In particular, it's worth asking if your plan gives you access to a network of providers convenient to your destination. Some insurers do have global networks of providers, but they may charge extra for giving you access to them. Are you covered by Medicare? Bear in mind that Medicare generally doesn't cover healthcare you get while traveling outside the United States. You can find lists of doctors and hospitals in the country you're

visiting on the [US embassy and consulate websites](#), under the “US Citizen Services” heading. But the US government will not pay medical bills you get while traveling abroad.

Travel Health Insurance

Suppose you've asked your insurer all your questions. You've found out you won't be covered for healthcare on your trip. Or there are too many restrictions on the coverage for you to be comfortable. In such a case, consider buying travel health insurance. Also called travel medical insurance, this is different from regular travel insurance. That covers items like lost baggage or trip cancellation, and may or may not also cover healthcare costs. If you're buying travel insurance, see what it covers. If it doesn't cover healthcare, consider travel health insurance, which does.

When shopping for travel health insurance, look carefully at the details. Make sure the plan covers medical care and emergency transportation. Be sure the coverage is broad enough to make it worthwhile. For example, if you're planning to go mountain climbing, make sure it covers that.

Understand what your out-of-pocket costs will be if you need to use the coverage. You might look for a travel health insurance plan that has arrangements with hospitals to guarantee them direct payments. See if the plan covers preexisting conditions (many don't). Also, look for 24/7 assistance. That means your insurer is available at any time to help file a claim or find a doctor.

If you're traveling somewhere remote or dangerous, you might also consider medical evacuation insurance. That will cover you if you have to be transported from your rugged destination to a healthcare facility located somewhere safer. Medical evacuation insurance may or may not be part of a travel health insurance plan.

Your costs for the plan will generally depend on factors like the length of the trip, your age and the coverage limits.

You may be able to buy a travel health insurance plan from your regular insurer at a member discount. Or you may want to shop around.

Medical Tourism Insurance

Suppose you're traveling to get a lower price or better access to a medical or dental procedure. You probably can't get travel health insurance that will cover that procedure, since it's preplanned. But you can buy medical tourism insurance that will cover you for complications that may arise from the procedure. It may also cover you for medical expenses unrelated to the procedure. Medical evacuation coverage may also be included.

If you're considering medical tourism, you can check the estimated costs of procedures in the United States with the [FAIR Health Cost Lookup Tool](#), for comparison to the costs elsewhere, as featured in this [New York Times article](#).

Your Action Plan: Getting Health Coverage While Traveling

- Find out from your insurer what its policies are for covering emergency and nonemergency care in the location to which you're traveling.
- If your health plan won't cover you adequately on your trip, consider buying travel health insurance.
- When shopping for travel health insurance, look carefully at the details.
- If you're traveling somewhere remote or dangerous, consider medical evacuation insurance.
- Are you planning to travel abroad for a medical procedure? Consider medical tourism insurance to cover you for complications or for medical expenses unrelated to the procedure.