

Travel Insurance: Saving Money & Sanity

As the first spring flowers begin unrolling a petal or two, overseas summer vacation trips, weekend getaways and out of state family celebrations are sure to come to our attention soon enough.

While planning any out-of-town trip, one aspect is often overlooked. Yet it may have serious financial consequences if you are unlucky enough to require medical care on your journey. Those with chronic or potentially serious conditions should especially make sure they take all the appropriate steps before their departure.

Trip insurance not only covers lost or stolen luggage, cancelled trips or delayed flight costs, but also provides payment for medical care, either emergencies or for those risks your regular carrier will probably not cover.

Medicare patients are usually not covered outside of the US. A travel insurance policy might allow them to become travelers with better peace of mind.

Consider the following:

1. Education is key

Like many Americans in January, your plan has probably changed or been updated, you might have a new insurer altogether or have signed up through the ACA ("Obamacare") for coverage. Chances are you put away that thick benefit plan and description of benefits you were sent in the mail. Mine is called a "booklet", and has almost 200 pages, legal sized.

You should of course, have given it a look and determined its major benefits and restrictions. But who does that, except maybe as a cure for insomnia... or until you get that denial Explanation of Benefit or doctor's bill.

Before any trip though, it is imperative you check out the policy coverage under tabs labeled "emergency services", "covered benefits", "exclusions" " ambulance services" and "urgent care". They will give you a basic idea of your potential liability.

Call your insurance customer service with specific questions including:

- conditions of coverage for emergency care abroad or out of state
- conditions of coverage for medical services abroad or out of state that are not emergency but are advisable or to rule out a serious condition (i.e. acute allergic reaction, intestinal distress etc)
- coverage for ER visits for acute symptoms which turn out not to be life-threatening or usually considered an emergency (chest pains that are digestion-related, broken ankle that is only sprained etc)
- If you have a chronic condition or under treatment (diabetes, chemotherapy, asthma etc) and may require medical intervention, would those services be payable?
- What exactly would constitute medical necessity or emergency?
- What about transportation back home, or arrangements for your loved ones to stay at your side if you cannot return immediately?
- If you subscribe to a policy from a major carrier (Aetna, United Healthcare, Cigna, Blue Cross/Blue Shield) ask whether any contracted (or "in network") provider in your home state or

another state would be considered a preferred provider for your specific plan, minimizing your liability. Blue Cross/Blue Shield (separate entities in CA but linked in other states) has a country-wide program named "Blue Card", extending in-network coverage and preferential costs to out of state patients.

2. Prepare!

A little preparation ahead of time can save you a lot of problems or money later:



- If you take a specific prescription, make sure you have enough for your whole trip. Getting a refill filled in another state, let alone abroad, will be a painful lesson in frustration. You might miss several doses or have to shell out big bucks to get it.
- Pack a few extra pills in case your return is delayed
- Contact your insurance and ask for an early refill delivered to your home. Don't count on getting it shipped in the mail to your destination; it will probably not arrive on time, if at all.
- Bring an up-to-date medication/condition list with you. Some apps can help you create a list, and help you manage it with timely reminders.
- Keep a list of known allergies handy, and on you at all times. Laminating a small index card works great. Include your physician's name and contact info.
- Find out more about the healthcare system in the countries you will visit abroad. If your destination is touristic, or in a developed country, access to medical care should be easy. If not, make sure to bring with you any remedy, prescription or over the counter, you may need. Planning for any eventuality now could mean not having to cut your trip short.
- Be familiar with the 911 number or calling-for-emergency process in the particular country you plan to visit.
- Get your vaccinations in order, and consult health advisories at <http://wwwnc.cdc.gov/travel/>
- Become more familiar with potential local illnesses and their symptoms, and how to address them.
- Consult the U.S. Passports & International Travel website at: <http://travel.state.gov/content/passports/english/go/checklist.html> for general info, medical advice, travel tips and news related to your planned destination.

3. Consider Travel insurance

Exclusions on your policy, even if you have confirmed emergency and evacuation costs are indeed included, may bring you closer to considering purchasing a separate travel insurance. Those include:

- Some activities considered high-risk (skydiving or scuba diving for example) might not be covered.

- Patients enrolled in HMO plans, and who require a pre-authorization from the Primary Care Provider before any medical service is rendered, are likely to be paying bills themselves, unless they can prove a true emergency has taken place.
- Even under a less restrictive PPO plan, locating an in network provider may turn out to be frustrating in another state, and futile overseas.
- Medicare enrollees (or Medicaid for that matter), are on their own as their coverage does not extend out of the US (except for limited and specific emergency conditions). Medicaid patients' out of state bills will also be very hard to get reimbursed, and will require a lengthy and complicated process.
- Injuries related to terrorism or acts of war, due to travel to an area either restricted or advised against by the Department of State, are usually non covered benefits.
- You will be asked to pay all costs up front while overseas, then file with your insurer for reimbursement whereas a travel insurance already has offices, established contracts and processes in place, ensuring you are not "held hostage" until payment in full is received.

The U.S. Department of State maintains a list of U.S. based travel insurance companies.

<http://travel.state.gov/content/passports/english/go/health/providers.html> for reference.

Your travel agent may be able to refer you to a trustworthy and proven insurer. Inquire about specific needs or potential known risks when applying for a policy, as coverage for pre-existing conditions may be excluded or reduced.



For a last piece of advice, sign up with STEP, the Smart traveler Enrollment Program offered by the U.S. Department of State. Updates on travel conditions to the country(ies) you plan on visiting will be sent to you, and you will be registered with the local U.S. Embassy.

In case of an emergency, local assistance may be provided, including evacuation home. It will also be helpful in other instances: lost or stolen passport, civil unrest or nature catastrophe, or when your loved ones need to get in contact with you but are unable to.

Learn more at: <http://travel.state.gov/content/passports/english/go/step.html>

Bon voyage!

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