

Release at Will

## The Flight Every Traveler Dreads Medical Evacuations Help Save Travelers' Lives



Paramedics transport patient to air ambulance in medical evacuation drill (Photo: Blake Yturralde)

- A 32-year-old newly-wed on honeymoon in Belize is hit by a boat, requires a leg amputation, and needs to get home.
- A 65-year-old grandfather on a family cruise in the Mediterranean suffers chest pain signaling a heart attack, and needs emergency bypass surgery.
- A 72-year-old woman on a Mexico cruise goes into respiratory arrest and needs to be flown to the U.S. for emergency treatment.

Each year thousands of travelers become seriously ill or injured while traveling, requiring emergency evacuation or other medical transportation assistance. They may be in a remote area where adequate medical care is unavailable, their injury or illness may be so severe that they need specialized care, or they may be unable to return home safely without medical support.

According to the [US Travel Insurance Association](#), most patients requiring medical transport fall into 4 categories: cardiac, respiratory, surgical or orthopedic trauma. The US Centers for Disease Control cites injuries as the primary reason for US travelers abroad to be transported back to the U.S. by air medical transport.

### What Happens When Medical Emergency Strikes

If medical disaster strikes – from a broken limb to a sudden heart attack –travelers with travel insurance or an assistance plan have a decided edge. Through a 24-hour worldwide hotline, an emergency

medical team determines the best course of action based on the traveler's location and severity of illness or injury.

- In serious cases, an air ambulance with a medical evacuation team may be dispatched to transport the traveler back home or to the closest appropriate medical facility for treatment.
- For less severe injuries and illnesses, a medical escort may be assigned to accompany the traveler home, providing needed medication and support.
- Throughout, the travel insurance or assistance company's medical management team coordinates all aspects of care, ensuring that the traveler gets appropriate treatment, including communicating with the traveler's doctors back home and with family members.

### Financial Concerns

Many people don't think of getting sick or having an accident while traveling. They are also unaware that the cost of an emergency medical evacuation or escort can be expensive. For instance, medical transport by a specially-equipped air ambulance can easily exceed \$10,000 and some can reach \$100,000 or more.

A travel insurance policy or assistance plan can help alleviate much of the financial burden associated with getting seriously sick or injured away from home.

- Many travel insurance policies and assistance policies include medical evacuation.
- Travel insurance will help reimburse emergency medical costs.
- Some travel insurance policies will guarantee payment so that a patient can be promptly admitted to the hospital.
- If hospitalization away from home is required for an extended period of time, some travel insurance policies will cover flight arrangements for a family member to join the injured traveler.
- When return travel arrangements need to be changed due to illness or injury, travel assistance will provide information to help reschedule flights and accommodations. Travel insurance will reimburse added costs and change fees imposed by the airlines, as well as reimburse up to a set amount for missed hotel, cruise and/or tour days that may otherwise be non-reimbursable.

### In Case of Emergency

- UStiA recommends that travelers do their homework prior to booking any arrangements. Know your health insurance coverage and whether it includes medical evacuation.
- Know what is covered in the travel insurance or assistance policy.
- Find out if pre-existing conditions are covered. Some travel insurance policies will cover pre-existing conditions that are under control, if the policy is purchased within a set number of days after the trip is initially booked (usually within 2 weeks).
- Carry a copy of the 24/7 hotline phone number and policy number with you when traveling.
- Keep copies of all travel and medical receipts, including airline tickets, hospital and doctor bills in case a claim needs to be filed.
- Prepare a [personal medical portfolio](#) to ensure that you have the most accurate medical information with you.

### About UStiA

UStiA promotes fairness, integrity, and a commitment to excellence in the travel insurance industry. With a mission to educate the public on travel insurance while maintaining high industry standards, UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance. Travel insurance and assistance services are available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers, as well as through the Internet.

For more information, consumer advice on how to shop for travel insurance, and a listing of UStiA member companies, visit the UStiA website, [ustia.org](http://ustia.org).

UStiA also sponsors [TRIP.ustia.org](http://TRIP.ustia.org) (Travel Responsibly, Informed, and Protected), a consumer advocacy web site with helpful information including timely tips on travel, health, safety, and security.

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