



For Immediate Release
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Health Insurance: Are you protected abroad?

With health insurance reform in the spotlight, the US Travel Insurance Association suggests that travelers become aware of their healthcare benefits available while overseas.

A survey commissioned by UStiA concluded that traditional domestic health insurance plans typically limit coverage for out of country medical expenses to emergency-related costs; have high deductibles and co-pays for emergency treatment abroad; and don't cover out-of-country emergency medical transportation in cases of life threatening illness where medical evacuation may be required.

Additionally, 50% of Medicare recipients may not be covered abroad, the study revealed. And, when covered, benefits are normally limited to 80% of emergency treatment costs, with a \$250 deductible.

“Travelers whose main concern is the unforeseen possibility of a health emergency while overseas should consider travel medical or other types of travel insurance,” suggests UStiA president Mike Ambrose.

Travel Medical Insurance

Short Term Travel Medical insurance provides health coverage and services like access to qualified medical providers, evacuation and repatriation, plus 24-hour, worldwide assistance. Focusing on medical coverage, these policies differ from standard comprehensive travel insurance policies in several ways:

- Travel Medical policies can be limited to geographic areas and also offer options as to length of coverage time. Comprehensive travel insurance provides coverage worldwide, but only up to completion of the trip.
- Travel Medical policies are more like traditional health insurance, including restrictions on pre-existing health conditions, and are usually for people on extended trips or residing outside their country of residence, such as students or expatriates.
- With travel medical insurance a Benefit Period covers treatment worldwide for an eligible condition up to 180 days. Comprehensive travel insurance usually provides coverage until a trip is terminated.
- Most Travel Medical Insurance policies include a small trip interruption and baggage loss benefit, but do not generally protect against trip cancellation due to illness, job loss, and other situations, as does comprehensive travel insurance.

Long Term Travel Medical Insurance is also available for U.S. Expatriates and for those going abroad to work or volunteer. These policies offer a choice of even greater medical benefit options like maternity, mental, dental, vision and preventive care, not found in short-term Travel Medical plans. Coverage for these policies is worldwide, with open and full access to global health care delivery. Sold on an annual basis, these policies also allow for voluntary travel for treatment to the U.S.; however coverage for pre-existing conditions may be limited or cost additional.

Medical Evacuation Air Ambulance Services

Travelers going to a more remote part of the world, where local medical services may not be adequate for a serious injury or illness, or to an area lacking health services, should consider a medical evacuation policy or plan. A medical evacuation plan or insurance is also advised for travelers who don't want the other benefits available with a travel medical or comprehensive travel insurance package.

Depending on the policy or plan, medical evacuation services provide 24 hour assistance, and air evacuation with qualified medical staff to the nearest adequate facility, or in some cases, back home to the hospital of your choice. Some policies or plans may even include coverage for medical expenses and other benefits.

“Air ambulance evacuations can run over \$100,000 in more distant areas, so it is wise to carry coverage. For those who exclusively want medical evacuation coverage, it's imperative to select a plan that has high enough limits to pay for a costly evacuation,” advises Ambrose.

Comprehensive Travel Insurance Package

Available on a per-trip or annual basis, comprehensive travel insurance offers financial reimbursement if a traveler has to cancel for medical or other reasons. These policies also offer medical coverage and medical evacuation up to a pre-set limit, assistance services, and other coverage such as reimbursement for expenses due to trip interruption, lost baggage, and more.

Weigh your options

According to Ambrose, especially when traveling overseas, it's important to weigh your options and select the type of travel insurance coverage that is right for you. Ambrose suggests that travelers examine their current healthcare policies as well as any benefits offered by their credit cards or air carriers. “Then, consider the potential risks you may be facing, and determine whether your needs are likely to be primarily medical in nature, or if you may forfeit vacation deposits and monies paid because of an unexpected illness or other unforeseen events such as inclement weather. Choosing the right type of travel insurance policy can provide peace of mind and security that your needs are covered,” he says.

Where to find help

Travel insurance companies typically provide customer service representatives who can help you determine the best type of travel insurance policy for your needs. Travel insurance policies are also available over the internet, through travel agents, insurance brokers, tour operators, cruise lines, and through organizations that arrange for volunteer and other travel. Or visit the UStiA web site: www.ustia.org for consumer guidelines and a list of the association's member companies, all of whom adhere to high standards of professional conduct.

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.