

How to Evaluate Travel Insurance

by Eric Bergman RN CCM

Evaluate:

Your Need for Additional Medical Insurance:

1. Do you have US medical insurance that covers medical expenses outside the US?
 - a. **Yes** – Go to 3
 - b. **No** – You need additional medical insurance for travel - Go to 2
2. Do you have any chronic illnesses? (Respiratory problems? Heart attack, coronary stents, angina, or other heart problems? Diabetes? Parkinson's, MS, Huntington's, etc.? Cancer, either ongoing or in remission? Do you regularly take any prescription medication?)
 - a. **Yes to any of the above or any other similar issues** – You must find insurance that will cover “pre-existing conditions”* (See reverse)
 - b. **No** – You do not have to worry about pre-existing conditions
3. Could you put \$10,000 - \$20,000 on a credit card today while you wait for your health insurance to pay you back?
 - a. **Yes** – You may not need additional emergency medical benefits
 - b. **No** – You need additional travel emergency medical benefits

Your Need for Evacuation Benefits

1. Are you traveling only in the developed world and staying only in major cities?
 - a. **Yes** – you might be okay without evacuation benefits
 - b. **No** – you need evacuation benefits
2. It costs \$10-\$50,000 to get to the nearest Center of Excellence from most places in the world.
 - a. If you will be traveling to extremely remote locations – jungles, mountains, remote wilderness – consult with your tour operator about evacuation arrangements and costs.

Your Need for Repatriation Benefits

1. Could you pay \$100-250,000 *in cash* to get home if you could not walk onto a commercial airline and sit in an economy class seat?
 - a. **Yes** – you don't need repatriation benefits.
 - b. **No** – you need repatriation benefits.

The above advice is meant as a general guide to provide minimum criteria for evaluating competing travel insurance offerings. It is not a comprehensive evaluation of any individual situation and should not be substituted for medical advice about travel, or insurance advice from a licensed insurance professional.

Evaluate the Insurance

Must have

1. 24/7 support **and** 24/7 coverage decisions
 - a. Some plans will have 24/7 support centers, but coverage can't be confirmed or approved except by a manager that only works Monday through Friday from 9-5
2. Enough coverage
 - a. Adequate coverage to pay the local fees at a Center of Excellence to stabilize you.
 - b. Evacuation and Repatriation benefits
 1. You never know when you will have a calamity that leaves you so debilitated you can't get on an airplane

Benefits you may need in certain circumstances

Coverage for:

| | |
|-------------------------|--------------------------------|
| Preexisting conditions* | Trip interruption/cancellation |
| Lost luggage | Theft insurance |
| Lost/Stolen documents | Flight delay coverage |

* **Preexisting Condition Advice** – many plans sold in the US will not cover you for any illness, disease or medical condition you have now or have had in the past. Some plans waive this provision if you buy the insurance at the same time or within a certain number of days of booking your trip. Some do not consider illness/conditions that have been “stable” for a period of time prior to purchase. Pay close attention to the details of the policy, and call customer service to discuss your particular situation with them. Many companies will sell you the insurance without any questions, but when you need it, they will evaluate your situation and may deny coverage if you do not meet all requirements. You will be informed about restrictions at purchase in the legally binding fine print. ***It is your responsibility to know what you are buying.***

Definitions:

Evacuation – a move *to* the nearest Center of Excellence *from* a facility that is not good enough to take care of your condition

Repatriation – a move back to your home

Center of Excellence – a well-known institution with highly qualified medical personnel, state of the art medical equipment and facilities, often with international accreditation such as JCI

JCI Accreditation – recognition offered to non-US institutions by the most well regarded US hospital accreditation organization, the Joint Commission (jointcommission.org)

Accreditation – a stamp of approval from a recognized independent organization certifying a facility meets and maintains a set of rigorous standards. (Be sure to evaluate the reputation of the accreditation service offering the seal of approval; there are many.)

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