

Survey Shows Most Americans Don't Know if Their Insurance Covers Their Travels Abroad

WHY IT RATES: *This survey highlights how uninformed Americans are about their insurance and could indicate that they're not getting the proper coverage when traveling which could result in significant financial losses if an emergency occurs. —Alex Temblador, TravelPulse Associate Writer*

An alarming number of Americans are unclear whether their health insurance works outside the US, according to a new survey. Over fifty-eight percent polled were not sure whether their domestic health insurance plan would cover any emergency doctor or hospital visits while traveling outside the country.

Twenty-four percent said their domestic health insurance would offer no coverage, while the rest believed their insurance plan would offer coverage.

Survey question: Does your domestic health insurance cover any doctor or hospital visits while traveling outside the US?

Survey results:

Yes: 17.1%

No: 24.2%

Not Sure: 58.7%

Understanding Coverage

Travelers unclear on whether they have coverage should contact their health insurance company on whether emergency medical coverage will extend outside the US. Depending on your specific plan and area of travel, medical coverage can vary widely.

Policyholders may discover they have either "in-network" coverage, limited coverage, or no coverage at all. Travelers should also be aware of the following:

- Deductibles: the amount a patient must pay for covered services before insurance kicks in
- Co-insurance: the amount a patient is responsible for a covered health care service
- Co-payments: a set amount owed for a covered health care service

A Word About Medicare

Original Medicare does not cover emergency medical care for travelers outside the US. There are supplemental plans such as Medicare Advantage and Medigap that can provide limited additional coverage, for more details visit [Medicare.gov](https://www.medicare.gov).

Emergency Medical Evacuations

According to the US State Department, very few domestic health insurance companies will pay for a medical evacuation back to the United States, which can easily cost up to \$100,000, or even more, depending on the condition and location of the patient.

Travel Insurance Options

Travelers should know about any limitations of domestic health insurance policies while out of the country. In most cases, there are gaps in coverage. Some gaps are significant. Travel insurance is recommended because it can act as supplemental or primary coverage.

Most travel insurance providers offer one or two different types of insurance plans that provide emergency medical coverage outside the US:

Comprehensive travel insurance --- offers the most protection for travelers. It provides a variety of benefits including trip cancellation, trip interruption, emergency medical coverage, emergency medical evacuation, 24/7 emergency assistance, and baggage protection.

Example: For a \$5,000 two-week vacation to Aruba, a comprehensive travel insurance plan will cost a couple in their 50s around \$200. This includes a \$50,000 emergency medical limit, \$250,000 for emergency medical evacuation in addition to trip cancellation coverage and other benefits.

Travel medical insurance --- provides emergency medical coverage, emergency medical evacuation coverage, and 24/7 emergency assistance. Trip cancellation is typically not included.

Example: For the same trip to Aruba, a travel medical insurance plan will cost a couple in their 50s around \$80. This includes a \$50,000 medical limit with a \$250 deductible and \$500,000 medical evacuation.

How it helps

Both comprehensive and travel medical insurance plans are a valued supplement while traveling overseas, offsetting possible coverage gaps evident in some domestic health insurance plans including:

Emergency medical care: when a traveler requires a doctor or hospital visit when traveling abroad.

Emergency evacuation: when the attending physician requests that the traveler be transported to a more adequate medical facility or back home for further care.

24/7 emergency assistance: when a traveler needs help with a medical issue, needs to find a doctor or hospital or requires translation services.

Some travel insurance policies may also cover pre-existing medical conditions.

Travel smart

In addition to seeking proper medical protection, travelers can also reduce health risks by learning about destination-specific medical concerns, including required vaccinations. The US State Department is a helpful resource.

Get Help

Contact Global Benefits USA
James D. Smith: 888.541.7776
james@globalbenefitsusa.com
www.GlobalBenefitsUSA.com



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