



NAVIGATE FINANCIAL  
Charting Your Journey

# Do You Need Health Insurance for Your Trip Abroad?

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Whether you're traveling for business or pleasure, a trip abroad takes a lot of research and planning before the fun (or work) begins. In addition to looking up flights, hotels, attractions, eateries, and how to ask, "Where's the restroom?" in a new language, there's another important topic you should explore before you go: health insurance. There is always a risk of experiencing an unexpected illness or an injury on a trip. And, if you need medical care in another country, you don't want to be on the hook for the full expense if you can avoid it.

You've likely done careful budgeting to figure out how to finance your vacation, so the last thing you want (besides a health-related setback!) is an unexpected medical bill. Travel health insurance can help provide financial protection if you need medical care while abroad. This not only can provide peace of mind, but it can help you avoid potentially devastating financial losses if you become sick or hurt.



## What Is Travel Health Insurance?

Travel health insurance can provide coverage for expenses, including hospital stays, emergency medical care, and transportation costs, when you're away from home. The specific coverage and benefits of each policy vary depending on the plan and the insurance provider, so it's important to understand what's covered and what isn't before choosing. Of course, you'll want to keep your costs reasonable, but you'll also want to be covered for the most likely scenarios.



## Do I Really Need It?

Your first step in figuring out the answer to this question should be to check with your regular health insurance provider to determine whether your policy provides coverage for medical expenses incurred while abroad. If it's covered and you feel the coverage is sufficient, you may not need to look any further. Keep in mind, even if your regular policy offers some coverage, it may be limited or may not cover certain types of medical care, so ask about specifics. And it's important to note that Medicare isn't accepted abroad. Some credit cards offer travel insurance that may cover medical care, so that can be another option to explore. The cost of medical care can be much higher in other countries, especially if you need emergency care, so if your regular policy doesn't cover that, look into additional coverage.

It's also worth noting that some countries/regions actually require proof of health insurance before they'll allow entry, including Cuba, Antarctica, and the United Arab Emirates.



## What Types Are Available?

The kinds of policies you can choose from include:

- **Short-term travel health insurance:** This provides coverage for a specific trip or period of time, usually up to six months. It can be a good option if you'll be abroad for a short trip.
- **Long-term travel health insurance:** If you're planning to travel for several months or even a year, a long-term travel health insurance policy may be a better choice for you. These policies typically offer more comprehensive coverage and may be more cost effective over an extended period.

- **Medical evacuation insurance:** This covers the cost of emergency medical transportation, such as an air ambulance, if you become seriously ill or injured while traveling. Although this might not be necessary for a standard trip out of the country, you'll want to consider it if you're traveling to a remote location or a country with limited medical facilities.



## How Should I Choose a Policy?

When making this decision, consider:

- **Coverage:** Look for a policy that provides comprehensive coverage for medical expenses, emergency care, and medical evacuation. If you have preexisting conditions, your policy should cover those (some don't, in which case having a preexisting condition would exclude you from coverage). Be sure to read the policy carefully so you know what's covered and what isn't.
- **Cost:** Travel health insurance can vary widely in price, so shop around and compare rates from different providers. The cheapest policy may not provide the best coverage, so consider the cost-benefit analysis when making your choice.
- **Provider network:** Check to see if the insurance provider has a network of medical providers in the countries you'll be visiting. An affordable policy that offers comprehensive coverage is of no use to you if it doesn't cover doctors in your destination.
- **Policy limitations:** Some policies may have limitations on coverage for preexisting conditions, adventure sports such as sky diving, or certain types of medical care.
- **Customer service:** Look for an insurance provider with good customer service and a 24/7 helpline you can contact if you need assistance while traveling (especially if there is a time difference to consider).

Once you've purchased insurance, be sure to carry your insurance card and/or a copy of your policy with you during your trip. If you do find yourself in need of medical care while abroad, the U.S. Embassy will be able to provide information about local doctors and hospitals. Even if you don't expect to run into medical issues, a sudden illness or accident can cause a huge financial loss. It's best to be prepared.

As always, we're happy to answer any questions you might have about this topic as you figure out your insurance needs. And we wish you happy and healthy travels!



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