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Health Insurance for Travelers

You were having a great time on your vacation--until your toddler woke up from her nap with a fever. If you were at home, you'd take her to the pediatrician right away and rely on your health insurance to pay for her care. But what do you do now that you are miles away? Here are some things you need to know about health insurance while traveling.

Will your health maintenance organization make it across the country?

Your individual or group health insurance policy typically covers you and your family if you are traveling within the United States. Still, it's a good idea to check with your insurance company before you go. Make sure that you fully understand the coverage conditions, especially if you belong to a health maintenance organization (HMO) or preferred provider organization (PPO).

HMO members are generally required to obtain all treatment from HMO physicians, except in emergency situations occurring outside the HMO's treatment area (a strict definition of what constitutes an emergency may apply). Although PPO members are not required to seek care from PPO physicians, you'll have to pay more for care if you receive it from a non-PPO physician.

Some cards are not accepted everywhere

If you are traveling overseas, beware: Your individual or group health insurance may not cover you at all. Even if your policy does cover you, it may not provide the same benefits overseas as it does in the United States. For instance, some policies will cover only emergency medical care, while others will reimburse you or the medical provider for only a percentage of the total cost of treatment. Some policies will cover personal travel but not business travel, while others cover you only if you stay overseas for a short period of time (e.g., one to six months). Check the limitations of your policy carefully, and call your insurer's customer service or claims department to find out whether you're covered, and if so, which limitations apply.

Note: If you or your traveling companion is a Medicare recipient, you should be aware that Medicare does not provide coverage for medical treatment overseas.

Adequate health insurance--don't leave the United States without it

If your health insurance won't cover your family while traveling, consider purchasing a short-term supplemental health insurance policy from an insurance company, travel agent, tour operator, or cruise line. These policies typically include accident and/or sickness coverage. What's more, they're often combined with medical evacuation coverage, which pays all or part of the cost of medical evacuation back to the United States if you're traveling overseas (something that most basic health insurance policies won't cover). Policies usually offer a choice of deductibles and may be tailored to suit your needs. You can purchase these policies separately or as part of a travel insurance package that includes other types of travel insurance (e.g., trip cancellation, baggage protection).

Coverage, terms, and costs of supplemental health insurance vary widely, but it's relatively inexpensive because the coverage is limited. Before purchasing it, ask to see a copy of the policy and get the answers to the following questions:

- Does the plan pay the cost of medical care needed for sickness, accidents, or both?

- What procedures must you follow to see a doctor or go to the hospital?
- Will you have to get approval before you receive care?
- Does the policy pay medical providers directly, or will you have to pay and wait to be reimbursed?
- What are the deductible, co-payment, and/or coinsurance costs?
- What exclusions and restrictions apply?
- What is the maximum amount of coverage under the policy?
- Are translator services available?

Travel tips

- If you are traveling for an extended period of time, schedule checkups for all family members before you go
- Carry your insurance card with you--it usually has a phone number you can call to check on health-care providers, and you may need to show it before receiving health care
- If you belong to an HMO or PPO, bring a list of network physicians and hospitals in the area to which you are traveling
- Pack an adequate supply of prescription drugs in your carry-on luggage
- If you are traveling overseas, find out how you can refill prescriptions while you're there, and take prescription drugs in their original containers to avoid trouble at customs
- If you are traveling to a country where English is not widely spoken, have your physician's instructions translated, especially if you or a family member has a serious medical condition--this will help avoid treatment mix-ups
- Consider purchasing trip cancellation/interruption insurance that will reimburse you for any nonrefundable deposits you pay in case you can't go or must leave early--check policy exclusions first (some policies won't cover pre-existing health conditions)

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