

# Get the 411 on Travel Medical Insurance

**HTH Worldwide**

## What you need to know

Scores of Americans are traveling the globe for leisure, business, study and missionary travel. As international travel marches on, travelers seem to be faced with an ever increasing number of health and safety concerns. Travel concerns run the gamut from pandemics such as the H1N1 virus to terrorist threats like the Mumbai attacks. Given the heightened risk, smart travelers are planning and preparing more than ever to avoid potential hazards.

### **Why has Travel Medical Insurance Increased in Popularity?**

Although health and safety concerns have contributed, strong growth is tied to greater consumer awareness. The simple fact is that existing health insurance plans are inadequate when taken across U.S. borders because they strictly limited overseas benefits. In addition, most health insurers will refuse to pay to get you to a higher standard of care should you need to be evacuated due to a medical emergency. Savvy travelers are aware of these limitations and are not leaving anything to chance.

### **What will a Good Travel Medical Policy Do for You?**

Travel medical insurance policies are designed to pick up where your primary health plan leaves off. If you do not have health coverage, these plans act as primary insurance while abroad. The best designed plans offer more than emergency benefits. They cover big ticket items such hospitalization and surgeries but will also pick up the tab on physician office visits, ambulance services, prescription medications and more. The premier plans make it a point to cover sickness or injury due to a terrorist event or a pre-existing medical condition. Critically, some policies will pay medical providers overseas on a direct basis so you can avoid hassles and red tape.

### **Admitted Coverage versus Non-Admitted Coverage**

Travelers need to understand that there can be big differences in their coverage rights when they buy travel medical insurance. Some plans are licensed and regulated in the U.S. while others sit offshore: beyond the reach of your local Department of Insurance. U.S. licensed and approved plans are called admitted Insurance.

Comparing admitted to non admitted policies is truly an apples and oranges comparison. They are built very differently with important implications for the policyholder. Your personal health and financial security could hang in the balance.

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# Admitted Health Insurance Advantages Include:

## 1. Consumer Protection

You are protected under U.S. insurance laws and oversight. U.S laws are strict and favor health care consumers. Policy language must be fair and meet the plain English definition. Policy wording, plan definitions, exclusions, claims turnaround times, formal appeals process etc. all must meet regulatory muster.

## 2. Global Provider Networks

What good is insurance if you can't find a doctor you trust? The best plans give you access to the best providers. They set up providers to bill the insurance company directly. In addition, providers are selected based on their medical credentials, language proficiency and more. Always ask the insurer what their credentialing process entails.

## 3. Richer Benefits

Admitted benefits tend to be broader and deeper with fewer surprises at time of claim. The table below illustrates major differences between an admitted policy and a popular non admitted policy.

Coverage Considerations	Sample Provisions Admitted Policy	Sample Provisions Non-Admitted Policy
Conforms to U.S. health insurance laws	✓	✗
Pre-existing conditions covered to policy limit*	✓	✗
Terrorism covered with no excluded countries	✓	✗
Pre-certification not required for hospitalization	✓	✗
Cashless access to profiled physicians and hospitals in 180 countries	✓	✗

\*Pre-existing conditions coverage may be subject to current enrollment in a primary health plan.

## Healthy, Safe Travel

Enjoy peace of mind with a well built travel medical plan. As with everything in life, it is a good idea to do your home work. Always ensure that you read the fine print rather than just scanning a benefit schedule. Ask your broker or insurance company to send you a sample policy so you can get a complete picture of what you're buying.

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