Using American Health Insurance Abroad - What You Need to Know in the Age of Terrorism

May 23, 2017 - The fact that unanticipated medical expenses are one of the largest single causes of bankruptcy in the United States probably isn't a big surprise to you. If you read our site regularly, you've probably seen a number of articles on this topic over the past several years. But what if you do have medical insurance and you decide to travel abroad? Will you be protected then? Maybe, but even if your insurance policy does cover travel related injuries, you need to be aware of the many exceptions they can invoke to avoid payment.

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Getting your insurance to cover you in the event of an emergency can be a herculean task even here in the United States. If you need an ambulance, the chances are that you will only have partial coverage. When you arrive at the hospital, you had better hope that it is "in network" or you may have to cover the entire bill yourself. And even if it is and in-network hospital, the doctor that treats you may be out of networkâ€¦ leaving you with a colossal bill you hadn't counted on.

As difficult as it is to make sure you are covered here, it's even worse when traveling abroad.

Many insurance plans won't provide any coverage for medical expenses abroad even in the event of an emergency. Most of the plans that do provide coverage will only cover the basics to keep you alive. If you want to be evacuated to the United States for treatment, you'll probably have to pay for that yourself. According to the State Department, that expense can easily exceed $10,000.

But let's say you've got a fantastic plan that covers everything mentioned above and you decide to travel. You still might not be covered. That's because most medical insurance policies contain language that state you will not be covered if you travel to a country for which the State Department has issued a travel advisory.

As of this writing, in addition to the country specific warnings on the State Department site, there is also a Europe-wide travel alert. Other areas on the list include portions of the Caribbean, Mexico, Most of North Africa and the Middle East, South Asia, Central Asia, East Asia and the Pacific, and portions of South America. In fact, Antarctica is the only continent without an alert or an advisory. This means that even if your policy does provide travel coverage, you actually need to call your insurer before you travel to make sure they will honor that commitment.

If not, and you want to have coverage when you travel, you can buy insurance for your travels. The State Department website provides information on health insurance abroad and links to insurers who will sell you coverage. Without coverage, any medical bills that you incur overseas will be your responsibility and just as with American bills, they can impact your credit and be subject to collection using coercive legal means.
byJim Malmberg
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