

# Don't Leave Home Without It: The Case for Travel Medical Insurance

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When you're envisioning a fabulous, once-in-a-lifetime vacation, health insurance may be the last thing on your mind. But without it, obtaining necessary care—especially in an emergency—could be significantly more challenging and expensive. Whether you have an individual, group, or Medicare plan, your health insurance may not protect you when you travel. That's why you need to consider travel medical insurance when you travel outside of the U.S. and, in some cases, when you cross state lines.

Americans are sometimes pleasantly surprised by the cost and quality of healthcare they receive abroad, but you shouldn't count on that being the case for you. Depending on where you're visiting and what goes wrong, you might not want local care. Medical providers outside the U.S. typically will require you to pay upfront, even if you have U.S. health insurance. And if you're lucky enough that the facility accepts your U.S. insurance, they may require your insurer's approval upfront and the time difference could delay your treatment. You could also receive an unexpected bill that is not covered by your U.S. health insurance.

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Travel medical insurance offers 24/7 assistance that could save your life and coordinate an easier care process. It can cover emergencies that can't wait until you get home, from a broken arm to a heart attack. It can also take care of the transportation to get you back home to receive care, including pricey medevac flights.

We strongly advise considering travel medical insurance to cover situations that might arise when you're far from home.

## The Limitations of Your Regular Health Insurance Abroad

Many people don't realize how little coverage their health insurance provides—if any—when they're traveling. Medicare does provide nationwide coverage in the U.S. and its territories. However, an individual, group, or Medicare Advantage plan may not cover you at all. If it does, coverage may be limited outside of your home state.

When you travel internationally, some Medicare supplement (Medigap) and group plans might provide coverage, but original Medicare and individual health insurance rarely do. Most insurance providers, including Medicare, offer restricted or no coverage while traveling outside of the U.S.

As you plan your trip and any excursions, you should also call your health insurance carrier to find out what, if any, coverage is available while you are outside of the U.S. or your home state.

### Which Type of Coverage Is Important to You?

**Emergency Medical Evacuation**

Transport back home by helicopter or plane with emergency medical personnel and equipment, arranged by the insurer

**Primary Emergency Medical Coverage**

No deductibles, copays, or need to submit claims to your regular health insurance

**Preexisting Conditions**

Covers stable, preexisting conditions if you're medically fit to travel when you buy the policy

**Pregnancy**

Considered a preexisting condition — check the policy for coverage limitations past a certain week

**Routine or Preventive Care**

Typically not covered by travel medical insurance — look for international medical insurance if you're working or studying overseas for several months or more





## What About Credit Card, Homeowners, or Trip Insurance?

You may be offered travel insurance when you purchase a flight, cruise, or all-inclusive vacation. You may also get trip protection benefits automatically when you pay by credit card. These types of coverage are often less comprehensive and more expensive than independent policies.

They're unlikely to cover personal, security, or natural disaster evacuations. They may not cover emergency medical care, transportation, or evacuation, either. And for covered risks, such as trip cancellation and interruption, they may have lower payouts or higher thresholds for claims. Plus, carrier-specific plans may only cover one component of your trip (such as your flight), while independent plans will cover your entire trip from door to door.

## Travel Medical Insurance for Families

For a multigenerational family vacation abroad, you will probably need multiple policies, and they may be quite different based on the individual travelers. Availability, coverage, and pricing varies by the traveler's age and state of residence. The best travel insurance policy for grandma and grandpa in Pennsylvania may not be a good fit for mom and dad in New York or the kids in California.

## Different Insurance for Different Generations

Three generations of family members women are traveling from the U.S. to France for a month. Each has different health insurance at home, and each should each consider travel medical insurance.

- **Grandmother: Patricia, age 70**, has original Medicare, which rarely covers care abroad. Her Medicare Supplement or Medigap plan covers 80% of foreign travel emergency care and has a \$50,000 lifetime limit.
- **Mother: Maria, age 49**, has her own business and individual health insurance. Individual plans usually offer little to no coverage beyond your home state except in emergencies.
- **Daughter: Alexis, age 24**, is covered at work. Group plans are more likely to offer coverage out of state or overseas, but it may be limited and may require an additional premium.



## Enjoy a Safe, Healthy, and Protected Trip

Many people aren't aware of the limitations of their health insurance. If your next trip requires a passport, make it a priority to contact a travel insurance broker who can help you purchase travel medical insurance as soon as you book your trip. It can help you access high-quality care, save your life in an emergency, and protect you financially.

Ideally, you will never need to fly across the world in a private jet equipped with an intensive care unit. But if you are, the best ending to that story is one where you got the treatment you needed and your travel insurance paid for the flight.



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