

The 411 on Travel Health Insurance for Senior Travelers

Senior travelers are reaching all corners of the globe on leisure, business and educational trips. And as international travel expands, so do health and safety concerns. Pandemics and terrorist attacks are a reality, but many senior travelers have the added challenge of managing chronic conditions which can be exacerbated by sleep loss, dietary changes and increased physical exertion that come with international travel.

Why Senior Travelers Need Travel Health Insurance

A simple but little-known fact is that most existing health insurance benefits shrink or disappear when travelers cross the U.S. border. Except for very limited circumstances, Medicare provides no protection overseas and Medicare supplemental plans provide limited foreign travel emergency benefit. Critically, most policies do not pay to get you to a high standard of care should you need to be evacuated due to a medical emergency. Being underinsured or uninsured in the middle of a medical emergency or situation is not a position in which you want to find yourself.

What Will a Good Travel Health Policy Do for You?

Travel health insurance policies are designed to cover your medical expenses when you travel abroad. If you are covered under Medicare, these plans act as your primary insurance while abroad. Travel health insurance also fills critical gaps when taking Medicare supplemental plans overseas. For example, within the first 60 days of leaving the U.S., Medicare supplemental plans typically cover emergencies up to \$50,000 and are subject to a \$250 deductible and 20% coinsurance*. In this case, the benefit gap associated with a \$100,000 hospitalization followed by a \$25,000 medical evacuation will cost the unfortunate traveler \$85,000 (\$60,000 on the hospital bill and \$25,000 for the evacuation charge).

The best designed plans offer more than emergency benefits. They cover everything from hospitalization and surgery to physician office visits, ambulance services and prescription medications. Premium plans cover sickness or injury resulting from common pre-existing medical conditions or a terrorist event without limitations. Some policies even pay medical providers overseas on a direct basis so you can avoid the paperwork hassles that come with filing a claim. More information on Medicare supplemental plans can be found at: <https://medicare.com/medicare-supplement/do-medicare-supplement-plans-cover-foreign-travel/>

Not All Travel Health Policies are the Same

Senior travelers should know that there can be big differences in coverage levels and terms when they buy travel health insurance. Some travel health insurance plans limit coverage for seniors to a \$10,000 or \$50,000 maximum, while others provide benefits up to \$1,000,000 per trip.

*Only Medicare supplement plans C, D, F, G, M & N include foreign coverage.

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3 Key Considerations when Selecting a Plan:

1. Medical Evacuation

The cost of being transported by air ambulance can easily exceed \$100,000. It's important to understand what evacuation protocols the insurer uses to get patients to centers of excellence. What criteria does the insurer use to determine that it's necessary to move a patient? After initial evacuation to an appropriate facility, will the insurer cover the cost of transportation back to the United States?

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. Medical Benefits and Exclusions

Some plans tend to offer broader and deeper coverage with fewer surprises at the time of claim. The table below illustrates some major differences between policies.

Coverage Considerations	Plan A	Plan B
Benefits up to \$1M for travelers 84 years or younger		
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 Medicare. Does not cover elective treatment/medical tourism or traveling against the advice of a physician. Other restrictions apply. See sample policy for a list of exclusions.*

Be healthy. Be safe.

Enjoy peace of mind with a well-built travel health plan. Do your homework by reading the fine print on the policy. Ask for a sample policy so you can get a complete picture of what you're buying.