



▶ Growing demands lead to trusted, top notch international health insurance availability.

You only have to scan social media or the news to see that globalization is at the epicenter of the new world order. As global lifestyles continue, the demand for comprehensive international health insurance has increased. In response to this demand, superior health plans are now available to serve expatriates and their families. This is a positive development for American expatriates who have historically had limited choices for coverage. Existing insurance options have often missed the mark because of limited benefits, long waiting periods, harsh exclusions, pre-certification penalties, lack of portability and other hidden “gotchas.”

▶ What does this mean to me?

Many people are still unaware that their domestic plans or current international coverage is riddled with gaps when it comes to covering care received internationally. Even if a service is covered it may be strictly on a “pay and claim” basis, leaving subscribers to absorb medical costs up front while facing challenges like lack of cash, credit limits or whether their credit card is even accepted locally. The new generation of plans responds whether you spend the majority of the year in London or Los Angeles by providing comparatively less expensive coverage than a domestic plan, access to network facilities and doctors internationally, 24/7 customer support and direct billing between your healthcare provider and the insurer.

▶ Traditional travel insurance vs. Comprehensive travel health insurance

Comprehensive travel health insurance is available for short trips (1 day to 6 months) or as primary insurance for expatriates or someone relocating to another country for an extended period of time (6 months or longer). Depending on the length of the trip and the plan selected by the consumer, the policies can pay for doctor and hospital bills and sometimes even dental care and prescription medications. Added features that go beyond traditional “injury/illness” coverage for long term, expatriate care can include preventive/routine services, acupuncture, chiropractic care, maternity benefits and more.

Another extremely important benefit to consider when purchasing travel health insurance is medical evacuation coverage. Keep in mind that depending on your travel destination, adequate care for your condition may not be available locally. Medical evacuations can come with hefty price tags (at times up to six figures) and are difficult to organize and coordinate. In such stressful situations, it is important to have the reassurance that you will not have to pay for transportation to a nearby location for excellent medical care or to return home for the best care. What’s more, discerning between one air-ambulance company and another (as just one example of the complexities you could face) or having third party medical personnel assess the care you are receiving locally to verify the necessity of a medical evacuation, are the types of decisions which can be left up to the expertise of a travel health insurance provider.

▶ International living just got a little easier

Navigating health insurance just got a lot smoother. Expatriates often have an appetite for “best in class” and can now enjoy superior health insurance. As always, it is a good idea to do your homework. 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 the complete picture.