

Travel medical insurance: What you need to know

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If you have a health insurance policy, it might not cover an illness or injury suffered while on vacation, especially if you travel outside the United States. That's where travel medical insurance steps in to save the day. Travel medical insurance can cover medical costs while you're on the road. You can purchase a policy with different levels of coverage and different periods of protection.

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What is travel medical insurance?

This type of [travel insurance policy](#) typically provides coverage for medical emergencies and evacuation if you fall ill or sustain an injury while traveling. Coverages typically go up to \$500,000 for emergency medical care and \$1 million for evacuation and transportation home.

Travel medical insurance is either primary (you go through your travel insurer first when making a claim) or secondary (other eligible insurance coverage goes first).

Let's say you fracture your arm while [visiting Europe](#). If your permanent health care policy provides coverage while traveling abroad (primary), it will cover your medical costs, minus deductibles, up to your policy's limits. Then, your travel medical policy would cover all or a portion of your additional injury-related expenses (secondary).

If you have primary travel medical insurance, then you'd contact your travel insurer first, eliminating the need to go through multiple insurers to process your claims.

Additionally, travel medical insurance can be a stand-alone policy or incorporated into a travel insurance policy that covers things like trip cancellations, interruptions and delays.

Who needs travel medical insurance?

If your plans call for traveling to a destination where your primary health care policy will not cover medical costs, you need travel medical insurance.

Although many cruise ships offer onboard medical care, which your primary health care policy may cover, you can also benefit from the protections of a travel medical insurance policy.

For instance, if you sustain a serious illness or injury while at sea, the attending medical officer may need to transfer you to an onshore facility for comprehensive treatment. Travel medical policies (and [cruise travel insurance](#)) typically cover emergency evacuation as well as transportation home if your situation is dire.

If your itinerary calls for more than six months of travel, you likely need a travel medical insurance policy. Also, some countries require foreign travelers to provide proof of travel medical insurance upon entrance.

Do I need travel medical insurance for international travel?

Generally speaking, experts recommend buying travel medical insurance.

"Anyone taking an international trip should consider purchasing travel medical coverage," said Morgan Palmer, an operations and marketing specialist at Voyager Travel Insurance. "This is especially true if your health insurance here in the States doesn't extend internationally — most do not."

Medicare typically does not cover medical costs sought outside the United States. Likewise, Medicare will not cover medical costs incurred aboard a cruise ship when it's located more than six hours away from a US port.

However, there are exceptions. For example, if you fall ill while traveling in the northern United States and the nearest hospital is in Canada, Medicare might pay for covered costs.

"Managing a medical emergency in a foreign country can be daunting," Palmer said. "Having a travel medical plan offers you a lifeline and 24/7 emergency assistance [for finding the nearest medical facility [and] translation services."

Different types of travel medical insurance

"Most travel medical plans include a few basic pillars of coverage, but there are some that include coverage for more specific events or varying amounts of medical coverage," Palmer said.

Comprehensive travel medical insurance policies include three types of medical coverage:

- Emergency medical:** This type of coverage pays for medical costs. For instance, if you have a heart attack while visiting Mexico, the travel health insurance portion of your policy may pay for costs such as doctor and hospital bills, according to the terms of your policy. Emergency medical coverage tends to range from \$10,000 to \$500,000, according to our analysis of the top travel insurance companies.
- Emergency evacuation and repatriation:** [Medical evacuation coverage](#) comes into play if receiving adequate care requires transport to another location. For example, if you fracture an ankle in a remote area that has no clinic or hospital, medical evacuation insurance might help cover the cost of ambulance or medical transportation. Medical evacuation costs can run \$100,000 or more, which makes this type of coverage essential for many travelers. It's best to purchase a travel medical policy that includes travel health insurance and medical evacuation insurance. The best policies include 24-hour physician support and "repatriation" services that will cover transportation if your treating physician says you need to return home for better care. Coverage amounts for emergency evacuation and repatriation typically range from \$100,000 to \$1 million.
- Preexisting conditions:** Many top-tier travel insurance plans include coverage for [preexisting conditions](#), which is a considerable benefit if you plan to travel and deal with a chronic condition. Preexisting condition treatment is typically a part of your insurance policy's emergency medical coverage.

What does travel medical insurance cover?

A travel medical insurance policy covers medical care and medical evacuation costs incurred when you sustain an injury or come down with an illness abroad. Some travel medical policies pay for dental expenses and emergency medical care not covered by your primary health insurance. Typically, travel medical insurance policies provide short-term coverage only while you're traveling.

A good travel medical insurance policy can cover the cost of:

- Bone fractures
- Clinic visits
- Emergency dental treatments
- Emergency repatriation
- Emergency transportation
- Heart attacks
- Hospital stays
- Medical evacuation
- New prescription drugs
- Repatriation of remains
- Strokes

What is not covered by travel medical insurance?

Many travel medical insurance policies exclude:

- Childbirth or [pregnancy](#)
- Participation in hazardous sports
- War or acts of war
- Pandemics (except COVID-19 in some cases)
- Routine doctor visits
- Traveling against the advice of a physician
- [Trip cancellations](#) or interruptions

Also, most travel medical plans won't cover you if you're traveling to get procedures or medical care done in a foreign country.

Travel insurance vs. travel medical insurance

The main difference between travel medical insurance and travel insurance is that travel medical coverage is typically included in a travel insurance plan along with coverages for trip cancellations and delays as well as baggage loss and delays.

"If you're looking for a 'full-package' plan, it's better to opt for a comprehensive plan," Voyager Travel Insurance President Terry Boynton said. "These include all the benefits of a travel medical plan and additionally insure your trip expenses in case you suddenly have to cancel your trip for a covered reason."

A travel insurance policy typically includes travel medical insurance and medical evacuation insurance, plus additional trip protections, which often include:

- Baggage loss and delay of personal belongings:** When your baggage is delayed, destroyed, lost or stolen, this coverage helps pay to replace your personal items.
- Trip cancellation/delay/interruption:** This type of coverage reimburses you for prepaid trip costs if you must cancel your vacation due to illness or injury. It may also pay for hotel accommodation if your flight is delayed during your journey.

Some travel insurers will offer you [cancel for any reason \(CFAR\)](#) as an add-on. CFAR provides a partial refund of prepaid trip costs if you decide to cancel your vacation for any reason not covered by your policy.

Bear in mind that covered losses, and reimbursement amounts, vary based on the terms of your policy.

How much is travel medical insurance?

It depends. If you purchase a stand-alone travel medical policy, your costs will be low. For example, we got quotes for a seven-day \$3,000 trip to Mexico, and premiums were below \$30.

However, not every major travel insurer offers stand-alone medical. In many cases, you'll have to buy a full travel insurance policy to get medical coverage. As a rule of thumb, a travel insurance policy typically costs 4% to 10% of the price of your trip. So, if your overall trip will cost \$5,000, expect to pay \$200 to \$500 for a travel insurance policy.

In some cases, an insurer might let you select your deductible and your total medical coverage amount. If you choose a lower deductible and higher coverage amount, your costs will be higher.

Is travel medical insurance worth it?

Generally speaking, travel medical insurance is worth it whether you're planning to travel for sports or pleasure.

"As someone who sees the aftermath of winter sport injuries on a regular basis, I definitely feel that travel insurance is worth it," said Dr. Scott Katzman, an orthopedic surgeon at N.J. Spine and Orthopedic. "There are just too many potential accidents that happen when we travel, plus we may be trying new things or being less cautious in general due to a false sense of security on vacation."

That being said, you may or may not need a CFAR add-on, which can add a few hundred dollars to an expensive trip. If you're not concerned about canceling your trip and your main costs are refundable, CFAR may not be worth it.

How to file a medical travel insurance claim

Claims filing processes vary by insurer. While some enable you to file a claim through email or an app, others let you mail in a paper claim form.

"If something should happen during your trip, you can wait until you return home to start the claims process," Palmer said. "Just make sure before you return home you get copies of all invoices or bills for your medical care, trip interruption or travel delay. This documentation will be necessary to submit with your claim and is harder to get once you leave your destination country."

When filing a claim, you might need your policy number or the email address associated with the policy. Supporting documents you may need can include copies of:

- Doctor, clinic, emergency room and hospital bills
- Credit card receipts and bank statements
- Admission and discharge records
- Doctor, emergency room, incident or police reports
- Health insurance statements (if your travel insurance provides secondary coverage)

Frequently asked questions (FAQs)

What is the maximum policy duration for travel medical insurance?

"Some policies may only allow you to insure a trip 180 days or less in length, whereas some other policies allow you to insure trips that are longer than that," Palmer said.

Many insurers offer policies that range in duration from five to 364 days. However, each insurance company is different and some offer longer initial terms. If you're planning multiple trips throughout the year, search for a provider that offers an annual travel insurance plan to cover all your journeys.

If you're a member of an organization, find out if it has negotiated a travel insurance contract with an insurer. For instance, some universities offer travel insurance plans for students studying abroad. In some cases, you can even select a student plan that offers monthly premium payments.

Are adventure sports and activities covered by travel medical insurance?

Does travel medical insurance cover preexisting conditions?

How does the deductible work for travel medical insurance?

Can I extend my travel medical insurance policy if my trip lasts longer than expected?

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