Travel Health Insurance Vital, Yet Easy To Overlook

Lindsey Tanner, AP

Plane tickets, check. Passport, check. Medical evacuation insurance? It's probably not something most people think about when packing for a vacation.

But Louise Robbins says she'd probably be bankrupt without it. The University of Wisconsin library educator and her husband, Robby, were in southwest China last summer when Robby slipped and fell backward on a hotel walkway made of the region's famed red marble.

Their regular health insurance covered many expenses, but not flying him home on a jet specially equipped for transporting critically ill patients and medical equipment. The cost exceeded $100,000. “We would have been lost,” if not for the medical evacuation insurance, Louise Robbins said.

With summer vacation season approaching, experts say there are several ways international travelers can protect themselves against medical emergencies — from registering in advance with the State Department, which can help locate doctors abroad and arrange emergency medical flights, to buying supplemental insurance or stand-alone medical evacuation policies.

“Americans have the concept that when they travel, their health insurance travels with them,” said Dan McGinnity, of Travel Guard, which sells travel insurance. But most regular health insurance plans don't cover costly evacuations. And finding that out after an emergency can be catastrophic.

A 21-year-old California woman died last year after her insurance company initially said its emergency coverage wouldn't pay to fly her home from China when she developed a blood disorder, according to her family's lawsuit. The suit, claiming wrongful death and breach of contract, says the company relented too late. Anthem Blue Cross, the insurer, disputes the claims.

Travelers should check their policies to see what kind of expenses are covered, said Susan Pisano of America's Health Insurance Plans, a trade association. Most will pay for emergency care outside the United States — but for leisure travelers that often doesn't include medical evacuation.

The federal Centers for Disease Control and Prevention recommends considering supplemental health insurance, including medical evacuation, if your existing policy is lacking. According to the U.S. Travel Insurance Association, another trade group, Americans increasingly have been buying travel insurance; more than $1 billion was

spent in 2008. Most covered things like unexpected trip cancellations — disruptions caused by the erupting Iceland volcano have prompted a flurry of recent business. But growth also has been strong in policies covering medical emergencies and evacuation, the group says.

Short-term policies typically cost about 4 percent to 8 percent of the total per-person trip price. At Stevens Point, WI-based Travel Guard, coverage for a $2,000 trip would be about $120. The travel insurance trade group has a list of member companies on its website, where it also offers tips. The State Department's website also has a link to medical evacuation companies.

Louise and Robby Robbins, longtime travelers, had paid about $250 for a supplemental insurance policy before their China trip. Robby, a 79-year-old retired college professor, slipped on the rain-slicked marble tile in China on July 21. His head hit the ground, but he got up and seemed OK, so they boarded a tour bus heading into the mountains. Robby quickly became ill, vomiting and complaining of sinus-like pain. No one knew yet that his brain was bleeding.

The nightmare that followed included a trip down the mountain in a makeshift van-ambulance to a hospital where no one spoke English. Doctors drilled holes into Robby's skull and removed a huge blood clot. He was flown by air ambulance to Hong Kong for more surgery; then back to the United States.

The supplemental insurance ended up covering Robby's multi-leg trip home, including arranging for several flights with medical experts on board.

Lynda Bruner, a sales executive from Bel Air, MD fell ill with what she thought was heat exhaustion on the last day of a Dominican Republic vacation with friends to celebrate milestone birthdays, including her 60th. Soon she developed breathing problems and went into cardiac arrest. Doctors revived her, but she remained in a coma for three days.

Bruner awoke at a hospital in Florida, where she had arrived via a medical flight arranged by Medex, the same company that handled Robby Robbins' flights. The company arranged for Bruner's flight with a nurse to Maryland and helped her husband, who doesn't speak Spanish, deal with Dominican doctors. The expenses totaled more than $15,000, but were covered by health insurance her employer provides — a benefit she didn't know about in advance. Bruner had also bought extra travelers' insurance.

U.S. doctors found and removed a tongue cyst they thought might have contributed to the breathing problems, and Bruner is doing fine.

“Once they saw my experience, everybody says they will not go out of the U.S. again without,” Bruner said. Even if you never need it, “just that sense of security is worth it.”

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