

US Travelers Insurance Can Leave You Stranded

John Arnold July 21, 2013



Insured?

Most US travelers are unaware of what can happen and what to do if in a serious accident, injury or illness. There are key things to look for in a US travelers insurance plan. Knowing what that is, why it matters, when you need help matters.

(Newswire.net -- July 21, 2013) Chicago, IL -- US travelers often assume that their US health insurance will take care of them when they're out of the country in the same way it does in the country. There are two main issues with this. The first issue is that the US domestic health insurance is not designed to be paying providers outside of the US.

Out of the US medical providers require payment for services at the time.

The second issue is that medical providers outside the US are not setup to accept insurance billing, delays and issues from US domestic health insurance. Providers outside the US demand immediate payment for services. This can go so far as to not allowing release until those services are paid for.

Some of the things to consider that are usually overlooked when traveling and not covered by US travelers insurance are

- Will the insurance pay the hospital directly in the other country
- Will the insurance pay for medical transport if necessary back to a US hospital for treatment
- Will the insurance cover my pre-existing conditions
- Will the insurance wire the hospital the money it takes to cover my bill
- Will the insurance cover returning back to the US if medically unable after treatment

Emergency medical evacuation:

Depending on the extent of the illness or injury being medically transported back to a US hospital that is equipped to deal with it can mean the difference between permanent crippling injury or death. This not to say that out of country medical care is necessarily bad it is simply stating that they may not be equipped to handle the extent of the situation. A very public situation of this sort was the wife of the Liam Neeson, Natasha Richardson a celebrity in her own right and member of the Redgrave family. She suffered a head injury in a skiing accident in Canada. The facility that she was taken to in Canada was not equipped to scan and completely evaluate the extent of the injury. By the time the symptoms arose and Natasha Richardson was taken back to a hospital in the US where she could be treated it was already too late and she died.

Proper US travelers insurance must include medical evacuation not simply to the nearest medical facility but to include medical transport back to a US healthcare cost facility that is equipped to handle the problem. Many if not most travel health insurance plans do not have that type of coverage. Proper coverage should cover medical transport at the time and if needed after treatment.

Pre-existing condition coverage:

Most travel health insurance plans do not cover or only cover in a very limited manner pre-existing conditions. If you are taking medication then the condition the medication is for is a pre-existing condition. A person taking blood pressure medication has a pre-existing condition of blood cpressure. If the travel health insurance plan excludes pre-existing conditions then your medical bill may be denied leaving you stranded.

Now an independent licensee of the Blue Cross Blue Shield Association is offering US travelers insurance and worldwide international health insurance plans through [approved agents and agencies](#). The plans more than meet the requirements discussed here.

Enjoy your trip, travel secure and have [lots of fun..](#)

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