

# New US International Health Insurance for EB-5 Investor Visas

John Arnold August 18, 2013



EB-5 Investor Visa

**High net worth individuals and families can now get worldwide international health insurance with coverage, service, benefits and access for themselves and their family. These health insurance plans meet the needs of the global citizen including in the US.**

(Newswire.net -- August 19, 2013) Los Angeles, CA -- The EB-5 immigrant investor Visa is an immigration visa was created by Congress in 1990 for the purpose of stimulating the US economy with job creation and capital investment from foreign investors. The minimum capital investment required is \$500,000. Approximately 6000 EB-5 investor visas are issued annually. Specialized immigration attorneys provide the legal expertise to secure this visa.

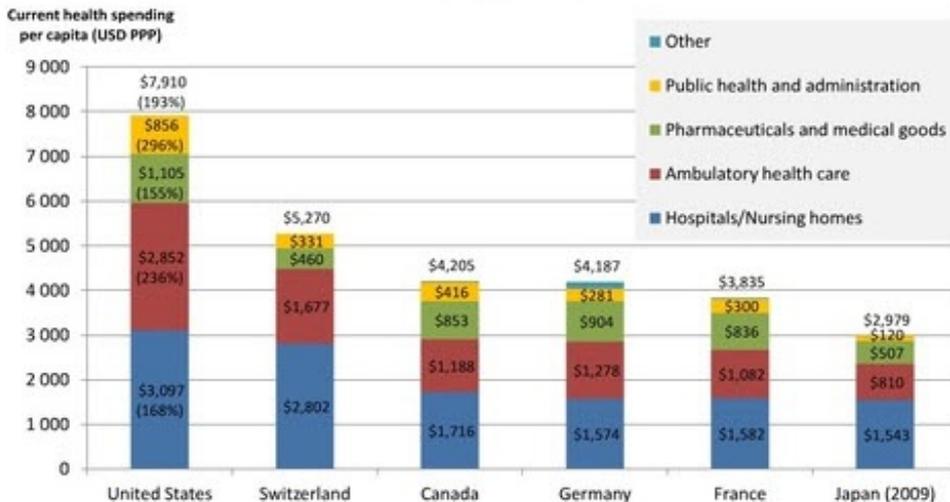
The types of people that secure an investor visa are high net worth individuals and families. They often maintain residences in the US with their new visa and in their home country and possibly in other countries as well. They often travel internationally for business and for vacations.

**When they enter the US, they also enter the US healthcare system.**

The US healthcare system is typically very different from their home country system. In particular the [US healthcare system costs](#) can be 3 to 12 times more for services than in their home country. Depending on the health care system of their home country the US healthcare system can be a huge financial risk even for these high net worth individuals and families. They may find health insurance that properly fits their needs is not what is usually available and they may find that healthcare reform does not benefit them.

## US health spending is much greater for all categories of care, particularly for ambulatory care and administration cost

2010 (or latest year available)



Note: Health spending excludes investments. The percentages in the US bar indicate how much more the US spends per category compared with the average of the five other OECD countries.  
Source: OECD Health Data 2012.

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### One of the main problems is that these are international citizens.

US healthcare both individual and group is for the most part not designed for the international citizen. These individuals require global international health insurance which will include the US. US domestic health insurance both group and individual for the most part is not international and so is not suitable for global citizens. Finding a solution to this complex problem is typically beyond the knowledge, experience, and expertise of the majority of insurance agents. It requires a specialist in international health insurance in the same way that the investor visa requires an experienced and specialized immigration attorney.

What is best suited for a high net worth individual and family that has an EB-5 US investor visa is an international health insurance that will cover them in the US and worldwide. The US international health insurance market has changed dramatically due to healthcare reform. Many of the carriers that had provided permanent global international health insurance have withdrawn from the market due to the changes in US regulation.

### Currently there are two carriers that are offering plans suitable for high net worth individuals requiring global health insurance.

Azimuthrisk offers worldwide permanent health insurance insured by Lloyds of London to those in the US not qualifying for US domestic health insurance. One of the things that often happen is that the investors and their families may be spending considerable time out of the US. This can make them ineligible for US domestic health insurance. Another factor is that they are in the US on a visa they are not permanent residents. Healthcare reform did not address this situation.

GeoBlue is international travel health insurance and worldwide [international health insurance](#). It is available to US citizens and residents. It is available to US residents with an investor visa. GeoBlue is a trade name of Worldwide

Insurance Services, LLC, an independent licensee of the Blue Cross Blue Shield Association. Blue Cross Blue Shield is an association of 89 independent licensees. It is not one company but an association.

GeoBlue was introduced in late 2012. It is the first and only truly international health insurance plan offered in association with Blue Cross and Blue Shield. The plan uses the US Blue Cross and Blue Shield provider network system and there are contracted medical providers in over 180 countries. The plans are designed to provide the type of coverage, service and benefits that high net worth individuals such as those on investor visas would find suitable. The plans are available only through authorized representatives.

Both the plans offered by Azimuthrisk and the plans offered by GeoBlue are available through John K Arnold insurance. John K Arnold has over 30 years health insurance experience both domestically in the US and internationally. John K Arnold has also worked as an expert witness for attorneys in health insurance and welcomes professional relationship with immigration attorneys specializing in investor visas.

**Please contact per the information below.**

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