

Canadian Snowbirds and Visitors Risk High Cost of US Healthcare...

John K Arnold August 28, 2013



US Visitor Insurance

Canadian Snowbirds and other visitors to the US risk high US healthcare costs. Many countries either do not offer travel health insurance to the US or policies are too limited. US travel insurance from US carriers is designed for the US.

(Newswire.net -- August 29, 2013) Chicago, IL -- Every year over 1 million Canadian Snowbirds spend between four to six months of the year in the US. A common term is snowbirds as they come south during the winter in to get away from the cold Canadian winter.

Some have homes in Florida, Texas, Arizona, California and Hawaii. Some rent condos or stay in other places year after year. They make the trip to enjoy the warm Southern winters and some tour the US in motorhomes.

Canadian Snowbirds as with other visitors have often been coming to the US for years.

Canadian snowbirds are retirees that have often been traveling to the US for many years but now that retired come for longer periods. The US limits their stay to no more than 183 days in the US in a 12 month period. Some Canadians move to the US with a [EB-5 investor visa](#).

The financial structure of the Canadian health care system and the US healthcare system is tremendously different especially when it comes to the cost of healthcare. In the Canadian system what you will hear from a Canadian is either that they have never paid out-of-pocket or have paid very little. Canadians have no fear of financial ruin or extraordinarily high medical bills and expenses.

The US has the most expensive healthcare system in the world.

The US healthcare system costs 3 to 12 times more than any other system in the world. It is not the intention of this article to go into a deep comparison between the Canadian healthcare system and the US healthcare system. It is the purpose to make clearly aware to visitors to the US from Canada or from any country the financial risk there is in being injured or ill in the US. To put this in perspective the most common reason for bankruptcy in the US is medical expenses.

US law requires hospitals treat certain patients.

In the US there is a law, [Emtala](#), the emergency medical treatment and labor act. The Emtala law entitles individuals to three things: screening, emergency care and appropriate transfers. A hospital must provide "stabilizing care" for a

patient with an emergency medical condition. The hospital must screen for the emergency and provide the care without inquiring about the person's ability to pay. If this situation is not an emergency, the hospital is not required to provide treatment.

Medical tests alone can cost tens of thousands in the US.

Once the medical facility makes that determination, then in the US, the 62-year-old would be given a complete cardiac evaluation and possibly admitted. The cost in the US of this evaluation may exceed \$20,000. The cost remains the same even if after all evaluation it is determined that the cause of the chest pain was not due to a cardiac event but maybe due to heartburn or some other non-emergency issue. The medical situation may have been resolved but the financial issue is painfully there.

Most visitors know of someone that has had an emergency in the US.

Many Canadians have heard or know of people that have had real emergencies in the US where their medical bills went well beyond \$50,000 or even into the hundreds of thousands of dollars. If that person in the ER with chest pain had needed treatment for a heart attack or blocked artery the cost of a heart attack could easily exceed \$80,000.

Charts can be seen at "[International Federation of HealthPlans 2012 Comparative Price Report](#)" showing costs of coronary bypass surgery. If a Canadian needs this type of medical treatment in the US then it is an emergency and he or she will find him or herself not only recovering from major surgery but having major medical expenses. If the person owns a home in the US then that may be at risk.

Another consideration is pre-existing condition limitations.

Some US international travel medical insurance carriers have increased their benefits for pre-existing conditions. SevenCorners offers the Liaison Continent plan with up to \$150,000 of coverage for the acute onset of a pre-existing condition. This is the best benefits available to a visitor to the US.

No one plans to have emergency healthcare

No one wants to be or expects to be in an emergency whether due to an injury or other medical condition. It is common for people to feel that as they are healthy that there is little chance they will find themselves in the emergency room. Even if there is little chance of a heart attack or even an illness, things such as car accidents do happen. In the US an emergency stay in the hospital can be tens of thousands of dollars.

There are some very common misconceptions.

A common misconception is that auto insurance will cover whatever medical costs there are from an auto accident. Typical auto medical coverage is \$10,000 to \$15,000 and in a US ER all of that can be used just in the ER. It is at that point that their health insurance would come in. Per Emtala, hospitals are only required to stabilize the patient and those without insurance can find themselves being discharged from the hospital. The best thing for a Canadian is to get back into the Canadian healthcare system as quickly as possible.

John K Arnold has over 30 years insurance experience and specializes in international health and travel insurance as well as complicated or difficult insurance issues including [international life and disability income for professional athletes](#) and high risk occupations.

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Please call and/or email for personal professional insurance assistance that meets your needs.

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