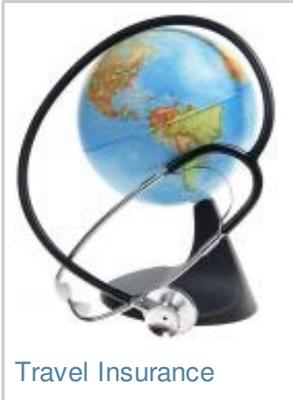


Best International Travel Insurance for People on Medicare

John Arnold September 11, 2013



11,000 US baby boomers become eligible for Medicare every day. Many travel and/or live internationally and only learn what Medicare coverage outside the US by their own experience or someone they know. Now there are plans for people on Medicare.

([Newsire.net](#) -- September 11, 2013) Chicago, Illinois -- US Medicare recipients are often caught off guard when they find their Medicare health insurance coverage is not accepted once they travel outside of the US. This confusion about international travel benefits from the wording in Medicare, Medicare advantage plans and Medicare supplements.

It is common outside of the US for medical providers to require direct payment at time of service.

A non-US medical provider will not bill [Medicare for travel](#) claims for payment. Even in the US if a person enrolled in Medicare sees a medical provider that does not accept Medicare they find they will not bill Medicare for service. There are no Medicare approved medical providers outside of the US.

What might be simple and easy to take care of within the US can become extremely complicated and expensive outside of the US.

Some things to be aware of:

- is the facility or medical provider qualified to handle the illness or injury
- does proper care require medical transport to a facility qualified to handle the medical treatment
- if the facility or medical provider is treating the person does the person have the funds to pay them at the time of treatment
- if the person is treated have they missed their flight or cruise and how will they be returned home especially if medical transport is required
- is medical transport needed to get from the ship, hotel or other location to the medical facility and what type of medical transport is required
- does the ill or injured person require ground ambulance, medical helicopter, medical jet, or commercial airline with medical assistance
- does the local medical facility have the proper equipment to diagnose the medical issue
- does the travel or trip insurance plan that you have cover pre-existing conditions
- does the travel or trip insurance plan have high medical limits and emergency medical transport limits

- is the travel or trip insurance plan you have real insurance
- will the travel or trip insurance plan wire money to the medical facility to cover your medical expenses

Medicare, Medicare advantage and Medicare supplements do not provide the type of coverage that you will need when out of the country.

They may reimburse you upon filing claims when you return back to the US however that does not solve the immediate medical and financial issues that are faced especially in a serious injury or illness. Trip insurance, to many people's surprise, is not [travel health insurance](#). The purpose of trip insurance is to cover the cost lost due to problems with the trip. Many people have found out too late that the medical benefit on the trip plan is insufficient and is only paid after claims are filed upon returning back to the US.

Even when a US citizen is in an area where healthcare is top rate they can find themselves facing extraordinary problems and financial issues. An example is a woman in her 60s on a boat cruise in Europe. On the cruise she gets a pain. The pain became severe and she is taken to a hospital in France. It turns out that she has a kidney stone. She is treated at the medical facility and finds she has a \$38,000 medical bill. Her travel insurance bought with her ticket provides \$10,000 of medical benefit requiring submission of claims upon return to the US. The medical treatment that she received caused her to be unable to return to her cruise and required her to make other flight arrangements home. In her case, she was lucky that she had the money to pay the \$38,000 herself and that her return flight could be by a commercial airline and did not require medical transport back to the United States.

Some examples of what can happen:

In another circumstance a man was bitten by a shark while fishing in the Bahamas. The bite was not deadly but severe and required proper medical treatment. The local medical facility was able to provide immediate care but proper care was best performed in Florida. This required medical air transport to a Florida hospital. Medical air transport from the Bahamas costs \$15,000-\$20,000 and costs are higher the farther away from the US you are.

Know your international health insurance carriers:

GeoBlue is an independent licensee of the Blue Cross and Blue Shield Association was introduced in late 2012. GeoBlue offers new travel health insurance plans that will meet your healthcare and health insurance needs while traveling. GeoBlue is real [health insurance](#). This includes coverage for pre-existing conditions for those on Medicare or other US domestic health insurance, emergency medical evacuation transport and coordination of care between the medical facilities and providers in the US and out of the US.

GeoBlue, Azimithrisk and SevenCorners international travel health insurance and worldwide permanent international health insurance plans are available through authorized agency John K Arnold insurance. 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.

You can check plans, get quotes online and enroll at any time.

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

John K Arnold Insurance

910 W Van Buren # 340

Chicago, Illinois 60601

312-802-1208

john@insurance-network.com

www.insurance-network.com

Google+