

Best International Travel Health Insurance for Pre-Existing Conditions

John K Arnold December 24, 2013



Pre-existing conditions?

International travel health insurance plans have just updated to cover pre-existing conditions. The plans vary in who, how, age and amounts covered. It is critical to have the best plans to meet your needs. Learn more..

([Newsire.net](#) -- December 24, 2013) -- One of the most common questions on international travel health insurance is whether pre-existing conditions will be covered. In the past pre-existing conditions in general were not covered. International carriers have begun to be more generous in the policies for pre-existing conditions.

A big factor in this is if the traveler is a US citizen traveling outside the US or is a non US citizen coming to the US to visit, work, study or live. Another big factor is age. The magic age is 70 for non US citizens. At age 70 and even more so after age 80 plan benefits drop down. It is important to know what plans will offer the best coverage at any age and very important to ask an experienced agent that specializes in international health and life insurance.

International travel health insurance is an insurance specialty.

The reason to talk with an agent that specializes in international insurance is because it is a specialty. The vast majority of agents are not familiar with international insurance simply because they cannot do enough of it to support the time, energy and money it takes to be in the business.

US Citizen having US domestic health insurance can be covered to age 84.

For US citizens up to age 84 that have US health insurance including [Medicare](#) but not Medicaid, which is based on income, there are plans that do not exclude pre-existing conditions at all. This is not to be confused with plans that cover the acute onset of a pre-existing condition. There is no reason for a US citizen with US health insurance and now under Obamacare needs to ever travel without full pre-existing condition coverage.

If a US citizen does not have the US qualifying coverage then the next best thing is travel health insurance covering the acute onset of a pre-existing condition.

The [Atlas Travel Plan](#) covers pre-existing for US and non US citizens as follows:

"If you are under age 70, you are covered for an acute onset of a pre-existing condition. Coverage is available up to \$100,000 lifetime maximum for eligible medical expenses for all policy maximums greater than \$50,000. Individuals

who have a \$50,000 policy maximum are entitled to a \$50,000 maximum benefit for the acute onset of a pre-existing condition. This also includes a \$25,000 lifetime maximum for emergency medical evacuation. An acute onset of a pre-existing condition is a sudden and unexpected outbreak or recurrence of a pre-existing condition which occurs spontaneously and without advance warning either in the form of physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence."

The above is the best choice for a US visitor concerned about pre-existing condition limitations. The Liaison Continent plan has benefits for acute onset up to \$150,000 for US and non US citizens up to age 70 depending on the plan selected. There are no benefits over age 70.

The least cost US visitor plans are the [Inbound Guest](#) and [Inbound USA](#) plans.

These plans have recently added benefits for the acute onset of pre-existing conditions. The benefit on these is related to the plan maximum selected from \$25,000 to \$120,000 and available up to age 69. No benefits for pre-existing conditions are available over age 70.

Be sure you understand what your plan covers.

If you are US or non US citizen traveling outside your home country then be sure you know and understand pre-existing condition limitations. Policies vary widely and many will not cover at all. Always consult an experienced agent that specializes in international health insurance. Keep in mind that healthcare does not apply to international coverage.

For a very experienced agent with over 30 years in the insurance business please contact,

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