



Why You Need More Than Medical Evacuation Benefits

World travelers need to properly protect themselves against financial exposure due to catastrophic medical events. If comprehensive travel medical benefits and assistance services are not secured before they go, travelers may find themselves exposed to huge losses – both physical and financial. Though illness or injury can strike at any time, when severe incidents occur overseas, lack of proper coverage can leave travelers with steep medical bills for less than sufficient care.

Why are medical evacuation benefits necessary?

Global travelers need to be prepared for the possibility that they may find themselves in a location where the medical care is poor or inaccessible and it is necessary to be evacuated to an area where they can receive the appropriate level of care. Medical evacuations can be complicated and costly. However, most travel insurance plans include a medical assistance benefit, which is critical. It gives members 24/7/365 access to a company that will arrange the evacuation and coordinate appropriate treatment along the way.

Do evacuation membership programs include medical benefits?

Many domestic health insurance plans offer inadequate services and protection when taken abroad. This is certainly a problem for lesser illnesses and injuries, but can be devastating when medical evacuation, which is almost never covered, is necessary. Travelers should understand that the most comprehensive and reliable coverage comes in the form of an A-rated travel health insurance policy. In contrast to benefits provided by medical evacuation membership programs, these policies offer evacuation coverage, but also include routine, urgent and medical benefits necessary to provide travelers with the optimal level of protection and assistance.

What are the key considerations of any medical evacuation?

Evacuating a patient for medical reasons is a complex process that includes the following:

1. Evaluating the appropriateness of local health care providers
2. Identifying the closest facility where a high level of care is available
3. Determining the risk/rewards of moving the patient
4. Choosing the best method of transport (e.g. ambulance, helicopter, fixed wing air ambulance)
5. Securing the cooperation of the local treating physician, including a determination that the patient is stable enough to be moved
6. Enlisting the most appropriate team to handle the transport (e.g. doctor, nurse, therapist)
7. Arranging for speedy and appropriate intake at the receiving facility

Buying a more comprehensive travel health plan promotes more appropriate medical care.

Why are medical benefits critical for international hospitals?

Membership plans promising evacuation to “your hospital of choice” often require that inpatients be discharged, transported and readmitted. This means that a patient would be admitted for treatment in an initial location, then discharged for the medical transport, and then taken to a facility and admitted for necessary further treatment. This scenario accounts for less than 10% of the medical assistance cases that arise overseas. For instance, if the patient has an appendectomy, once the appendix is removed, readmission to another facility probably would not be required and so an evacuation would likely not be covered.

Comprehensive benefits also allow for an easier admittance and discharge experience when dealing with international hospitals. Some hospitals won't provide any treatment - or won't allow a patient to be discharged - until the hospital has received a guarantee of payment for their services. Without the coverage provided by a company able to secure the guarantee, a traveler who needs immediate care will have to pay the facility in advance, perhaps as much as tens of thousands of dollars. And for those who have to pay with a credit card, there is a risk that the hospital won't accept foreign credit cards or that the credit card won't have a sufficient credit limit.

Travel health insurance plans provide evacuation, medical benefits and assistance that address the following issues:

- In a true medical emergency, travelers might not be fit to fly. They will need to get excellent local hospital care first (before transportation home) and an assistance staff that can work with that hospital to arrange the required guarantee of payment for treatment.
- Coverage for necessary physician services, prescription drugs and ancillary medical care
- Referrals and access to the most skilled and appropriate doctors
- Protection that the consumer will have the proper level of benefits and that claims resulting from this coverage will be paid in a timely manner

Healthy, Safe Travel

Make sure you travel with a full service, travel health plan that provides a higher level of protection and peace of mind than evacuation membership plans do. Ask your broker or insurance company to send you a sample policy so you can get a complete picture of what you're buying.