



Healthcare Abroad

Personal injury and health emergencies can pose significant risks and problems to persons traveling abroad. These can range from contracting diseases, availability of quality medical services, medical expenses and emergency transportation back to your country of origin. Well informed travelers take the time to identify the health risks in their destination(s), where they can go for medical care and assistance, what the average costs of healthcare are, what their insurance policy will and will not cover and, in the instance of severe injury or medical condition, how they would get back home for continued medical treatment.

By far, the [U.S. Centers for Disease Control and Prevention – Traveler's Health](#) website is one of the best places to start for information on a wide range of destination health concerns for all types of travelers; traveling alone, traveling with children, pregnant women, immune-compromised travelers and more. Select your destination and traveler type, click go and you are brought to a page that lists all of the vaccines and\or required medicines, health notices, tips on healthy packing (pack enough medications to allow for unexpected delays in your trip), dos and don'ts and how to maintain personal security. You can also search for clinics and hospitals in your destination. There are also resource links for that provide self-treatment recommendations, environmental considerations and continent\country maps with health concern areas highlighted. And, in case you're wondering, there's an app for that! The app is called TravWell and can be downloaded to your mobile device. You can build a trip and get all the recommendations and tips you need, store medication and vaccine information and get reminders for vaccine boosters.

Another online resource is the [U.S. State Department – Your Health Abroad](#) website. Like the CDC Traveler's Health site, there is a wealth of information on healthcare abroad. The site also provides other useful traveler information and tips, as well as U.S. Embassy and Consulate contact information and websites; which could be very helpful if you or a family member suffer a debilitating serious injury or illness and need to get back home for further medical treatment.

Another concern that needs to be taken into consideration is the cost of healthcare in a foreign country. Although you may have a medical insurance policy, that policy may not cover medical expenses incurred abroad. And in the event of serious illness or injury these can add up quickly. Some travels may think that their risks of out of pocket expenses are low if they are traveling to a country that provides government or socialized medical services. But this is far from the case. The government medical programs they provide are for their citizens and legal residents only. Most clinics and hospitals require foreigners to pay upfront, provide medical insurance or pay a large deposit before care is provided. The average cost for an emergency room visit in Canada is US \$593, and the average per day hospital charge is US \$2,765. The average per day hospital charge across Europe is US \$1,167 - \$2,887. In Indonesia it's US \$18,072. And you are 100% liable for payment.

Check your health insurance policy and riders to make sure you are covered for injury and illness while traveling outside of the country and what exemptions apply. Do your deductibles apply? Will the policy pay for emergency air transportation due to illness or injury? If you're on Medicare and Medigap, you need to know that they will only pay medical expenses for certain extreme situations outside the U.S. or its territories. Any Medigap expenses will also be applied to your \$50,000 lifetime limit. Some credit card companies give you an option to add medical care coverage when you charge a trip on their card. However, as with your health insurance policy, understand what it covers and what the exemptions are.



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If your policy doesn't provide for medical expenses while traveling aboard or emergency air transportation or you're just not sure, you should consider purchasing a separate policy for your trip. ConsumersAdvocate.org keeps an up-to-date list of the top 10 travel insurance providers. Check them out, compare policies and rates, and choose the plan that best meets your travel or adventure needs.

Lastly, a portion of the medical expenses you incur while traveling may be tax deductible. Any medical expense incurred while traveling can be applied to your annual medical expense deduction on your income tax return for that year. The deduction applies to medical expenses that are more than 7.5% - 10% of your annual gross income. Check IRS Publication 502 for information on what deductions you can take.

Wishing you safe and healthy journeys ahead!