



Health: Global Health Insurance

Global insurance can go by varying names, such as trip insurance, travel insurance, trip cancellation insurance, international insurance and/or travel medical insurance. The two main categories are **trip insurance** and **travel medical insurance**. Whatever insurance you are seeking or purchasing, you should make sure you have approval of your organization, if necessary.

Trip Insurance

The hallmark of trip insurance is cancellation expenses for unexpected and unforeseen reasons. The cost is based on the cost of the trip, which makes travel insurance more expensive than stand-alone travel medical insurance. When traveling alone, perhaps to present at a conference, travel insurance would cover a trip interruption. Trip interruption occurs when a traveler is called home in the middle of their trip to handle an emergency, such as death or illness to a parent, spouse or child or a natural disaster at home.

Travel Delays

Travel delays and missed connections may be a concern, for example, if the team is on tour with multiple destinations. If an injured athlete, accompanied by a coach, needs to remain behind for care, unexpected costs, such as hotel rooms, transportation, missed connections or additional seat purchase to allow limb elevation, may be incurred. The decision to send the injured athlete home early to receive needed care would be covered by insurance. Many times, this will be listed as “medical evacuation” in insurance policies.

Travel Medical Insurance

The focus of travel medical insurance is the medical cost for accident or illness while abroad, including medical evacuations. The geographical distance from the home country impacts the policy cost because of increased air travel cost for medical evacuation. Dental treatment is usually included; however, clarification must be sought regarding palliative-only expenses versus resolution of the fundamental cause. For example, if a root canal is required, a limited dental policy may provide antibiotics only to relieve pain. If the trip is scheduled to extend longer than a course of antibiotics or two, the only other resolution is tooth extraction if there are no provisions for the expense of endodontic treatment. Plan limits may appear to be inadequate based on U.S. norms, therefore, research will be necessary to determine the cost of basic services in the destination country.

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Medical Care for Visitors

Although the travel may be to a country that provides free medical care for its citizens, this is not true for visitors. Some countries may deny some services unless an insurance policy is in effect. The Schengen visa permits free travel between the countries in that agreement. The Schengen area is comprised of 26 European countries: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland. Proof of travel medical insurance that includes emergency hospital treatment and medical evacuation is required for the Schengen visa application.

Insurance Inclusions/Exclusions

It is wise to have a clear understanding of a common exclusions or inclusions of the policy. This could relate to seeking care for preexisting medical conditions, emergency care, urgent care, etc. For example, travel insurance typically will not cover refilling prescriptions for current medical conditions, such as birth control, dermatological topical prescriptions, etc.

Secondary Insurance and Rider Policies

If a member of the travel party has domestic health insurance that covers international travel, it may be wise to secure the travel medical insurance nonetheless. In addition to the rising cost of medical evacuation, the medical travel insurance policies often have dedicated resources abroad, including vetted local providers. If the travel medical insurance is the primary policy, it pays first and one only has to deal with the insurance company; the claims representative assigned to the case handles everything from that point. There are fewer entities to deal with. Check your own insurance first to assure it doesn't have a rider policy. A rider policy is an add-on insurance service for a fee.

National Team Travel

When traveling internationally with a national governing body (NGB) team assignment to a sanctioned event, the NGB is responsible for insurance arrangements, although it does not hurt to ask the questions so you are clear regarding options in advance. Some carry medical insurance and some pay out of the budget per occurrence. A physician and athletic trainer usually accompany teams internationally. Recently, many find it cost effective not to invest in the policy for occurrences they have found to be rare.

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CHECKLIST

- Ascertain complete medical history of nonathlete travel parties members (coaches, university representative, spouses)
- Research international travel provisions in their domestic insurance including contact information
- Ensure that individuals with preexisting conditions are wearing appropriate identification.
- Secure letter and prescriptions for medications and supplies that could need replacement while abroad if lost or stolen (i.e., diabetic medication and syringes) for all members of the travel party
- Determine insurance coverage for acute onset of preexisting condition for the travel party
- Research insurance coverage for student athletes who are foreign nationals
- Store copy of this information with back up documents

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