



## Travel Insurance With Medical Problems

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Travel insurance that covers individuals with medical problems is available, but details vary by insurer. Policies may or may not cover pre-existing conditions. They are typically sold in a package that combines medical coverage with coverage for other problems, such as lost baggage or trip cancellation. Travel medical insurance is advisable for trips to countries declared by the U.S. State Department to be dangerous or at risk. Regular health insurers may not cover medical costs in such locations.

### **Medical Emergencies**

Before purchasing travel medical insurance, an individual should check with his own medical insurer to find out what may already be covered during a trip. A regular health insurance policy may or may not cover medical costs outside of the United States. Travelers should also make sure they understand what a travel medical insurance policy covers. Typically, coverage only extends to emergencies. Hospital-related treatments might be paid directly by the insurer, but payment for visits to a doctor might be reimbursed to the insured.

### **Pre-existing Conditions**

Companies that sell travel medical insurance may define "pre-existing condition" differently, but the term generally refers to any condition that existed at the time of application. A policy will stipulate a period preceding the effective date during which treatment for those conditions is not covered, according to InsuBuy.com. The period can range from six months to several years and may be longer for older travelers.

### **Questionnaire**

The application for travel medical insurance may include a medical questionnaire that is used to determine the cost of the policy. Withholding information may result in denial of any claims even those not related to any pre-existing condition. Insurance companies are regulated by the state, so a traveler should purchase a policy only from a company licensed in his state. Policies sold by the same company may be different from state to state, depending on regulations there.

### **Cost**

The cost of a policy can vary significantly. Travelers should compare the options and costs of different companies before purchasing. Most travel insurance packages are priced between 5 and 12 percent of the total cost of the trip. Premiums are generally higher for older travelers and cheaper for those up to 17 years of age. Online purchase is available. It is advisable to purchase a policy from a bigger, well-known company.

### **Other Facts**

A travel medical insurance policy may not cover medical problems or injuries sustained while participating in what the insurer considers dangerous activities, such as scuba diving or skydiving. The policy may not cover the cost of transporting an individual to a medical facility for care. A traveler may have to purchase evacuation insurance, according to RickStevens.com. In case of an emergency, a traveler should contact the insurer, not the travel agent, to ask for instructions.

## **REFERENCES**

[LoveToKnow: Will Travel Insurance Cover Pre-existing](#)

[Condition\(http://insurance.lovetoknow.com/Will\\_Travel\\_Insurance\\_Cover\\_Pre-existing\\_Condition\)](http://insurance.lovetoknow.com/Will_Travel_Insurance_Cover_Pre-existing_Condition)

[Rick Steves' Europe: Travel Insurance --- To Insure or Not to Insure?](#)

<http://www.ricksteves.com/plan/tips/insurance.htm>

[InsuBuy: FAQ\(http://www.insubuy.com/guide/faq/pre-existing-conditions-visitor-medical-insurance.jsp\)](http://www.insubuy.com/guide/faq/pre-existing-conditions-visitor-medical-insurance.jsp)

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