



# TRAVEL MEDICAL INSURANCE



## What if I am injured or ill while traveling abroad?

◆ **Myth:** I have health insurance already that covers me in emergencies, and I'm only going scuba diving for a week.

◆ **Fact:** Many health insurance plans don't cover injuries received while participating in "high-risk" activities, such as scuba diving, rock climbing, white-water rafting or even motorcycle riding.

◆ **Myth:** I'm just traveling to London for a week and they have great hospitals and health insurance so I don't have to worry.

◆ **Fact:** Several countries, like the United Kingdom, have a national health insurance program where services are paid for by the local government based on citizenship or residence status. These countries may not provide full service to non-residents.

## BE PREPARED!

◆ **Myth:** If I get sick or injured on my trip, I'll just have the doctor or hospital bill my insurance company from overseas.

◆ **Fact:** Your insurance plan may not pay foreign doctors or hospitals. Hospitals or doctors overseas may not be able or willing to negotiate with your insurance company. You may have to pre-pay before treatment. Some countries require payment in cash for all medical services before an individual is allowed to leave the country.

◆ **Myth:** If I get really sick while I'm on my trip and my insurance won't pay overseas or the hospital doesn't have the equipment to treat me, I'll get the hospital to send me home. My insurance or my government will pay because it is an emergency.

◆ **Fact:** Many health insurance plans don't cover the cost of returning you to the United States. Returning a seriously ill patient may require a chartered jet at a cost of \$30,000 or more depending on condition and distance from the United States. Payment is the responsibility of the patient or his family.

For more travel tips contact us at [www.travel.state.gov](http://www.travel.state.gov).

**State Department Consular Officers are available 24/7 in an emergency!**

**Call 1-888-407-4747 or 1-202-501-4444**