

Johns Hopkins Center for Global Health Pre-Travel Medical Insurance Tips

- ✓ Do not wait until you are overseas to think about your health insurance.
- ✓ Before you leave, check to be sure that your health insurance will cover you when you are overseas; there is great variety in coverage among personal plans. EHP, for example, only reimburses at out-of-network rates for care provided overseas
- ✓ If you are not comfortable with your current level of coverage, look into supplemental travel insurance.
- ✓ Call your provider to inform them that you will be traveling overseas. Learn about how to reach a representative while you are abroad and how to submit claims for any care received and paid. Some insurers (e.g. EHP) will issue letters to people traveling overseas informing them of policies, etc.
- ✓ Some health plans (e.g. BCBS) have arrangements with physicians overseas where billing is done by the provider. However, these providers may not be near you while you are in-country and you will have to seek reimbursement.
- ✓ Most programs require you to submit claims for reimbursement. The EHP student plan and other insurers may reimburse you for medical expenses you may incur while overseas but you will need to gather detailed information about your illness, treatments provided, and cost in order to submit a claim. This includes:
 - full name of the patient;
 - the diagnosis and summary of treatment;
 - a bill for services including:
 - date(s) the services, drugs or supplies were received;
 - charge for each service, drug or supply;
 - name, address and professional status of the provider.
- ✓ Billing and other information may need to be translated if not in English and costs calculated to US currency. Unless the documentation is in a commonly spoken language in the US, it may be worth having the translation done while you are in-country where the availability of a translator is more likely.
- ✓ Full-time graduate students have the option to subscribe to health insurance through EHP. Please note that while the policy covers them when traveling overseas, “the student health plan does not cover injury or disease resulting from war, acts of war, terrorism, riot, rebellion, civil disobediences, or from military services in any country.” This is an additional incentive to steer clear of demonstrations and other large gatherings while in-country.
- ✓ Although your medical insurance policy is not likely to cover medical evacuation, International SOS should be able to help if you have an emergency that requires you to be evacuated.