

Promoting Health and Safety Abroad

MEDICAL CARE AND INSURANCE

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It is important for you to know how to obtain medical assistance while you are abroad. As insurance is critical in obtaining medical assistance while abroad, we will then review different types of insurance that are available. **All SDSU students who study abroad are required to have adequate medical insurance.** For international study and travel, there are various types of insurance which you should consider purchasing prior to leaving the U.S. These include major medical, emergency evacuation, repatriation of remains, 24 hour emergency help line, legal assistance, baggage, accidental death and dismemberment/life, motor vehicle, and kidnapping and terrorism insurance.

Medical Care

- **Reviewing Your Medical History and Needs Before Going Abroad:** It is a good idea to have a checkup to know your current medical condition. Your doctor or nurse can also advise you on what special precautions to take based on your medical history and where you are studying abroad. You may need to go to a special travel health clinic to get clear advice on medical care abroad and what challenges you may face.
- **Special Needs:** If you have any special needs, check with the study abroad administrator to determine how he/she can best help you. Regulations for accessibility may not be as updated in other countries as they are in the U.S. Check to determine if accommodations like wheelchair ramps are provided in all modes of transportation, and to determine if the housing facilities are equipped to serve people with special needs.
- **Availability of Medical Care:** The type of medical care available will vary from country to country. In some countries it will seem similar to the type of care you find in the U.S. In others, finding an English speaking doctor or appropriate medical facility might be difficult. You should ask your program sponsor whether they can provide advice on available medical care and support abroad. It is also important to find out about medical care during group or independent travel.
- **Support Services for Medical Care:** Ask your program staff about their capability to provide you with medical care assistance. Does this staff speak both the local language and English? Do they have a list of the best available local medical facilities? Also, find out if someone in the staff or administration is trained to handle emergency situations.

Insurance

- **What Insurance Covers:** Know exactly what is and is not covered by your insurance plan. For example, high-risk sports injuries, dental care, and optical care are sometimes not covered by basic medical insurance. Also, if certain pre-existing conditions are excluded, check on the exact definition of "pre-existing."
- **Insurance Provided By Program Sponsor:** Some programs include insurance as part of their program fee and have pre-planned insurance arrangements for their participants. Purchasing their insurance may make it easier for the program staff to assist you while abroad. However, you should still look closely at the limitations in its coverage. If the program does not offer insurance, and/or you think the program insurance is not sufficient you should consider purchasing additional travel/study abroad insurance.

- **Other Aspects to Consider:** Other aspects to consider include the financial limits of coverage, whether your insurance applies during independent travel or vacation, what countries it includes, whether evacuation and repatriation is included, the policy's start and end dates, and whether you will have to pay first for treatment and be reimbursed later by your insurance company.

Types of Insurance

- **Major Medical:** This type of insurance assures that all or part of your medical expenses for illness and injury will be paid. As costs vary from country to country, it is important to have sufficient coverage for any healthcare needs you may have while abroad.
- **Pre-Existing Conditions:** Some insurance will specifically limit coverage for medical conditions existing prior to the beginning of coverage.
- **High Risk Activities:** Some insurance will specifically exclude coverage for high risk activities like contact sports, skiing, mountain climbing, etc.
- **Continuing Coverage in the U.S.:** Many international insurance plans do not cover continued care in the U.S., or if they do, the amount of coverage is limited. You may want to continue your Major Medical coverage in the U.S. while abroad in case you need to come home for medical care.
- **Special Areas:** Some insurance will limit coverage for accidents involving alcohol and drug related activities.
- **Advance Payment vs. Reimbursement:** It is important to know whether your insurance company will pay when services are provided. Many travel insurance policies require you to obtain approval before treatment, then pay in advance and then submit a claim for later reimbursement of medical expenses.
- **Emergency Evacuation:** This type of insurance provides support for transportation from the scene of an accident to the closest appropriate medical care facility. This could be by ambulance, helicopter, air rescue, or other form of special transportation. The insurance provider, in conjunction with an emergency assistance company should work with a local doctor in deciding where the appropriate medical care can be provided. It may not cover your return to the U.S. if the company does not believe it is necessary.
- **24 hour Emergency Assistance/Help Line:** This type of service can be limited to a simple phone response system, or provide you with comprehensive emergency assistance for evacuation, legal aid, translation services, and other support around the world.
- **Legal Assistance/Liability Insurance:** If you encounter legal difficulties abroad, you may need the assistance of a local attorney. If you are found responsible for damages, liability insurance may cover those costs. The U.S. Department of State may assist you in finding an attorney, but they can neither pay attorney costs nor damages.
- **Lost Baggage/Property Insurance:** Insurance can be purchased to cover lost baggage and lost or theft of your baggage abroad.
- **Motor Vehicle Coverage:** Whether you rent a car, motorcycle, moped, or accompany someone in a personal vehicle, you should insure that you, the vehicle, and any passengers will be covered in case of accident or injury. You may need to pay for damage to someone else's vehicle or the injury of others if you are found responsible in the case of an accident.

- Kidnapping and Terrorism Insurance: Insurance is available to provide for response to kidnapping or terrorism.
- Repatriation of Remains: In the event of your death, this type of insurance will provide means for the return of your remains to the U.S.
- Accidental Death and Dismemberment/Life Insurance: In the case of loss of limbs or death, this coverage provides funding to compensate you or your beneficiary. Students with a spouse or dependents may want to consider purchasing a comprehensive life insurance policy.