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THE SOURCEBOOK

Secure a trip with health insurance

Supplement your own coverage with an evacuation policy. An airlift could cost close to \$100,000.

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Buying travel health insurance before departure is low on many to-do lists, if it's on the list at all.

But neglecting this task can prove expensive. Medical evacuation alone, including an airlift or other transport when appropriate facilities aren't available, can cost as much as \$100,000.

"The number of people buying these policies has increased because of greater health and safety concerns worldwide," says Brendan Sharkey, spokesman for insurer HTH Worldwide, <http://www.hthtravelinsurance.com>, (888) 243-2358.

"Things happen when on vacation," Sharkey says, adding that travelers are becoming more realistic. "The recent tsunami in Asia came as a huge surprise to everyone. This is one example of the need for the traveler to expect the unexpected."

Claudia Fullerton, a spokeswoman for CSA Travel Protection, <http://www.csatravelprotection.com>, (800) 348-9505, suggests that travelers review their existing policies to determine what kind of coverage they might be missing on the road. At a minimum, experts say, travelers should determine what gaps need to be filled when abroad.

What you should do before you go:

Review your health policy: Look at your health insurance policy to see what's covered and what isn't. Call your member services department, cite your destination and ask specific questions, says Peter Spicer, a spokesman for Chubb, <http://www.chubb.com>, (866) 324-8222.

"Ask specifically, 'Will you do medical evacuation?' " Spicer says. Medical evacuation — in the U.S. or elsewhere — is a frequent gap in health policies.

Another question to ask: "Does my current health insurance policy cover the expense of seeing a doctor at my destination because of an emergency, such as an accident or a flare-up of an existing condition?"