

7 Ways to Maintain Affordable Health Care When You Are Traveling **The Street**

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Heading out for a weekend jaunt to your favorite weekend destination no longer results in added stress if anyone in your party gets sick from bad seafood, bit by an insect or takes a nasty tumble off their bike.

Since some health insurance plans limit where you can receive medical care, keeping your healthcare costs down when you are traveling can be crucial. Even if your insurance company is a national one and operates in many states, your current plan may not suffice and have gaps in its coverage.

Even if you are only one or two towns away, some health insurance plans rely on a network of medical providers in a limited geographical area, said Nate Purpura, vice president of consumer affairs at eHealth.com, an online health insurance exchange based in Mountain View, Calif. Check before you head out to visit family because the amount of the coverage could be limited or more expensive.

"The network contracts are negotiated on a local basis and each state has its own regulatory environment and market," he said.

Here are seven health insurance tips for travel throughout the U.S. and abroad.

Figure Out Your Coverage Beforehand...

Speak with someone from your insurance company and inquire about the extent of your coverage on whether it includes medical care in other states or how much an out-of-network doctor or hospital will cost you, he said.

Be sure to download the app for your health insurance company, so you can check if the doctor you want to see is in your network. You can also check out companies such as ZocDoc, a New York-based digital health marketplace, which gives patients access around the clock to book appointments.

Even if the doctor's office is closed for the evening, travelers can schedule an appointment for the next morning. ZocDoc shows availability due to last minute cancellations and reschedules, which can be up to 25% of a doctor's calendar.

"One of the biggest challenges travelers face if they get sick on vacation is finding a nearby doctor that is both in-network and available at a moment's notice," said Dr. Keri Peterson, an internist in NYC who works often with ZocDoc.

Budget For Out-Of-Pocket For Medical Care...

Whether you might have to shell out extra money for a doctor who is not in your network or if your coverage doesn't include it, count on a higher bill. Many medical providers will work with you to set up a manageable payment plan if you wind up with a large bill, Purpura said.

Travelers who visit friends or family in the same cities often should check that their plan includes network providers in that area, said Michael Mahoney, senior vice president of consumer marketing for GoHealth, a Chicago-based online exchange for health insurance.

"For domestic travelers, this is the best way to save on health care costs in general, not just on emergency care," he said. "Even if there aren't any in-network providers in the city you are visiting, there are some health plans that cover a portion of out-of-network health care costs."

Refilling Prescriptions...

If you forget to bring one of your medications with you before you get on the plane or run out of pills, call your pharmacy or doctor and explain the situation. They can reissue the prescription and arrange for it to be filled at a pharmacy near your vacation spot, Purpura said.

Travelers who are on a trip abroad might run into more issues such as having to see a local doctor first before they are able to receive a new prescription.

"It may help to ask your doctor back home to contact the new doctor to confirm your condition and your prescription needs," he said. "You'll probably have to pay out of pocket, but a travel insurance plan may reimburse you for prescriptions in this scenario."

Supplemental Health Insurance - To Buy Or Not To Buy...

Tourists who are headed out of the country for several weeks should look into a separate plan since our current one probably does not cover international medical expenses, said Mahoney.

"Health insurance that covers international travel is temporary insurance that covers only the length of one trip," he said.

Head to Emergency Care or Urgent Care...

Health insurance plans that comply with the Affordable Care Act must also cover emergency care as an essential health benefit, Mahoney said. While this sounds like good news, ER clinics and hospitals typically charge a premium for the same service you might receive at an urgent care clinic or a physician's office.

Treatment at an ER hospital or clinic is often five times as expensive compared to an urgent care facility. In Springfield, Ill., the average cost for non-emergency care in an ER was \$1,563, compared with \$277 outside of the ER, said Brian Swierczek, a senior director for Health Care Service Corp., the Chicago-based operator of Blue Cross Blue Shield in five states, including Texas and Illinois.

"Before you rush to the E.R., consider calling the number on the back of your insurance card," Mahoney said. "If you are able to speak with a physician by phone, you may be able to get advice based on your symptoms and avoid a trip to the E.R. In less serious situations, a quick call could save you a significant amount of money."

Telemedicine for Minor Injuries and Illnesses...

Busy travelers, especially those who are in a new town for business with a hectic schedule, might opt for telemedicine since most providers charge a flat fee for each visit. Through the use of your laptop's webcam or an iPhone or iPad, doctors can diagnose and treat you for minor illnesses such as the flu, sinus or respiratory infections or sore throats.

"You can have an online consultation with a board certified physician and not worry about tracking down the nearest urgent care," said Dr. John Shufeldt, CEO of MeMD, a Phoenix-based telemedicine provider. A visit with MeMD, for example, will cost \$49 -- cheaper than a co-pay to an out-of-network provider. What's more, the physicians can also prescribe medications and call them into the nearest pharmacy.

Prevention is Key...

Whether you plan to traipse for hours daily through a European city or take a surf lesson, planning ahead can prevent potential injuries. A good warm-up before any physical activity helps your body transition.

"Five minutes of light jogging in place and some static stretching of your shoulders, arms, hip and ankles will help you in the water, said Marc Friedman, a physical therapist at the Hospital for Special Surgery in New York City.

"Wind, wave height, currents and riptides all play a major factor in your surfing environment," he said. "Be sure to check the forecast before heading into the ocean. You do not want to be caught off guard by the weather while surfing."