

# **Facts Indigenous Visitors Need to Know Before Visiting the USA or travelling outside of Canada**

If you have friends and family travelling outside of Canada for any reason or any length of time, you should understand the following facts before visiting the United States of America (USA).

## **1. Medical Costs are Very Expensive**

The USA and Canada have the highest costs for medical care around the globe. A single trip to the emergency room for a few stitches and some antibiotics can cost hundreds of dollars. Foreign visitors without travel health insurance will have to pay out of pocket for their medical treatment. While there are a few welfare hospitals worldwide, most have gone bankrupt and those who remain have very long wait times for non-emergency treatment so you cannot expect to get prompt, top-notch treatment if you do not have travel health insurance.

## **2. Foreign Visitors do not Receive Free Medical Care**

The global health care system is not 'free healthcare' – not for visitors of a foreign country. This can be the most confusing fact of all for those coming from countries where healthcare is free (or, more accurately, paid for by taxes). Further, foreign visitors on short-term visas as tourists, i.e., not students or temporary foreign workers, do **not** have access to buy their own health insurance from the healthcare marketplaces in the country they are visiting.

## **3. Emergency Room Visits are Not Free Either**

Even if your treatment is considered an emergency, the hospital will expect payment for treatment costs, including surgeries, medicines, medical supplies, ambulance transportation, and anything else used to treat you and make you well again. If you are a foreigner and need emergency medical treatment, it's likely that you will be transported to a welfare-based hospital soon after they discover you have no insurance.

## **4. Students and Temporary Foreign Workers are not exempt**

Foreign students and temporary foreign workers are not exempt from the Affordable Care Act requirements to obtain qualified health insurance. If you are a student studying abroad or a foreign worker, you will have to get health insurance in the host country either through the university or through your employer. If neither, your university or employer can provide you access to health insurance you can buy. You'll need to log in to the country's health care site, choose your location, and start researching a plan you can buy. You should have travel health insurance prior to leaving to cover the trip from your homeland to foreign destination and ensure coverage is valid for the period of time it takes you to buy and receive health insurance out of country. If you are hospitalized for dehydration due to a flu bug you picked up soon after arrival, for example, and you do not have travel health insurance and your health insurance is not yet in effect, you will be paying for your medical treatment on your own. An overnight stay in the hospital can run into the thousands of dollars (USD); medical treatment for a car accident can bankrupt an individual from which they may never financially recover.

## **5. An Evacuation Out of May Be Necessary**

**Little known fact:** emergency medical evacuations are not usually covered under any USA based health insurance plan. No kidding! If you're a foreign visitor, however, getting an evacuation back to your home country where you can be with family and friends and back in your own health care system is sometimes the only way to control costs if you have an accident in the host country. Most travel health insurance plans have coverage for evacuations back to your home country. The cost of an evacuation depends largely on how far you have to travel, so an evacuation from the USA to Canada will cost a lot less than one to Australia but you get the idea. Get coverage for at least \$100,000 - \$300,000 and you should be fine.

## **6. Pre-existing Conditions May Cause You Trouble**

While the Affordable Care Act addresses pre-existing conditions for those living in or citizens of the USA, this is not true for other foreign countries, many travelers are surprised when a travel insurance provider denies their claims due to a pre-existing medical condition. In some cases, the condition is one that the traveler didn't even recognize as a medical condition that could disqualify their coverage. This is especially true of conditions that:

- a doctor diagnosed but did not explain to you
- are controlled by medication you take regularly
- have not yet been diagnosed but symptoms were treated

## **\*Travel Insurance is about more than Travel Medical\***

While having travel medical protection covers the biggest concern that foreign visitors have when going outside of Canada, travel insurance is about travel medical. There are many other travel disasters that can affect your trip outside of Canada and cause you to incur unexpected costs.

- Trip cancellation and interruption coverage can protect you from big losses if you have to cancel your trip or end it early and return home. There are also different kinds of cancellation coverage to cover specialized instances, including having to cancel for work reasons or cancelling for any reason at all.
- Baggage loss and delay protection means you'll have some – not a lot, but some – reimbursement for lost or stolen bags no matter where you are on your trip.
- Coverage for missed connections (when you miss a cruise departure, for example) and travel delays (when they cancel all flights due to a hurricane or blizzard, for example).
- Package travel insurance plans combine lots of benefits into a full-featured plan that gives a foreign visitor to a foreign location a lot of protection. See a local travel agent/guide for more details on coverage options you can choose for your visit to your selected travel destination.
- Travel insurance can be purchased in a variety of ways – at your personal financial institution, local travel agencies and on-line just to name a few options. If you are a valid credit card holder, you may want to check with your card provider as many credit cards may already cover you for different types of travel. If they do, make sure that you understand the specific policy criteria, length of time and conditions as it may differ depending on where and when you travel and your travel reason.