



USA TODAY™

A GANNETT COMPANY

Everett Potter

Special for USA TODAY

July 6, 2015

Five myths about medical evacuation

It doesn't matter if you're into adventure travel, a frequent business traveler or simply someone heading off on a summer vacation. The fact is that accidents can happen, and sometimes they require medical care and assistance in getting home. But if you rely on your own health coverage or travel insurance to take care of you, you might be in for a big surprise. So to clear the air, here are five myths about medical evacuation coverage.



True medical evacuation coverage should include field rescue provisions if the traveler is going to a remote location. (Photo: Keith Brofsky, Getty Images)

1. Medical evacuation is just another name for travel insurance.

"Travel insurance and medical evacuation services are anything but synonyms," says Dan Richards, CEO and founder of Global Rescue. "Travel insurance protects travelers from financial loss resulting from canceled trips, lost baggage, medical expenses and some medical evacuation expenses. Medical evacuation is a service used to deliver a traveler to life-saving care that may not be available at the traveler's location."

Medical evacuation coverage is actually not insurance at all. It's a "membership," not a "policy," and sold separately by a handful of companies like Global Rescue and MedjetAssist.

The membership entitles you to a medical evacuation, which means that you will be transported on a medical flight from a hospital that's typically at least 100 miles or so away from your home to the hospital of your choice via a private air ambulance. At its most basic, it covers the cost of transporting you in an ambulance to the aircraft, the flight, and then on to another ambulance to the home hospital. Medical evacuation memberships also offer bedside deployment, case management and access to physicians who speak your language.

Medical evacuation, says Richards, generally consists of two segments. The first is field rescue, "which evacuates those in need from the point of injury or illness to a location where they can be diagnosed and receive stabilizing care." Richards adds that this is "almost never supported or reimbursed by travel insurance."

The second part is true medical evacuation, "which is actually medical transportation, since it occurs between medical facilities and is generally used interchangeably, and often incorrectly, with medical evacuation."

"It is also worth noting," adds Richards, "that most medical evacuation policies underwritten by insurers only pay for transport to the nearest appropriate medical facility, which means it isn't the traveler's decision where they will go."

2. I don't need medical evacuation coverage because I have a good health insurance policy.

Health insurance and medical evacuation coverage are quite different. Health insurance covers your medical bills. But if you break a leg while biking in France, have a heart attack in the Caribbean or encounter a debilitating virus in Mexico, don't count on your health insurance to send a plane to pick you up and bring you home.

"Your health insurer will not cover or pay for an air ambulance to get you home if you're at an 'appropriate' facility," says Richards. "The definition of 'appropriate' is broad enough that medical transportation almost never occurs and unlike with medical evacuation memberships, it is not in the traveler's discretion where transport will occur to."

True medical evacuation coverage, such as that offered by Global Rescue and MedjetAssist, will cover the costs of transport should you need to be evacuated, and should include field rescue provisions if the traveler is going to a remote location.

3. My credit card already offers that kind of coverage.

Your credit cards may offer some type of coverage, but none offer the kind of coverage available from a bona fide medical evacuation membership.

"Some credit cards do offer nearest appropriate medical coverage," says Richards, "but they leave it up to you to arrange all the details yourself and outsource to third parties all critical elements."

Indeed, the fine print can be very fine indeed.

"Your credit card may offer an evacuation benefit," says Roy Berger, President/CEO of MedjetAssist. "And if it promotes 'hospital of choice,' almost exclusively it is their choice, not yours."

Richards contends that if you're seriously ill or injured, relying on a credit card is not a good solution. The best medical evacuation coverage offers you "medical advice from expert resources, including physicians and even access to specialists from a medical center of excellence if you need it, and deployed personnel right to your bedside. Also, medical evacuation coverage should include coordination of all details of your transport home."

4. I only travel in the United States, so why would I need medical evacuation coverage?

Travel emergencies in the U.S. can be just as life-threatening as those sustained abroad. A car accident in California can be just as destructive as one that occurs in Italy, Chile or Thailand.

"Over 50% of the transports a company like MedjetAssist provides are done domestically," says Berger. "A medical repatriation benefit ... will move you back into your network of physicians, family and friends."

That's important, not simply from the standpoint of medical care, but "statistically better outcomes occur when patients are treated in care environments close to their support networks of family and friends," says Global Rescue's Richards. "Without medical evacuation coverage domestically, patients are often forced to recover, sometimes for weeks or months, far from home."

5. These kinds of policies are too expensive and travel is expensive enough.

"Being prepared is less expensive if there's an emergency," Richards says. "A medical evacuation can result in catastrophic expenses incurred by the family of the patient."

He's not exaggerating. Medical evacuation and transport costs typically start at \$25,000 and can exceed \$250,000. Global Rescue offers a seven-day medical evacuation membership that includes all field rescue and transport expenses for \$119. MedjetAssist memberships start at \$99. These companies also offer year-long and family memberships.

Bear in mind that a medical evacuation membership covers none of your medical expenses, such as a hospital stay, emergency room charges, doctor visits or medication. You're responsible for those, either via your own medical insurance, travel medical insurance or your own pocket.