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Evaluating Risk: Do Travelers Need Medical Evacuation Insurance?

BY A. PAWLOWSKI

COURTESY GLOBAL RESCUE

As the first of two Americans infected with Ebola return to the U.S from Liberia, some travelers may be wondering how they would make it back home if a medical emergency were to strike in a foreign land.

It's a worry that many don't like to think about. But an unexpected illness or serious accident requiring a medical evacuation from a remote area could be financially devastating — reaching as high as \$100,000, the Centers for Disease Control and Prevention estimates.

Some companies offer individual medevac insurance or a medical evacuation membership. However, experts advise travelers to proceed with caution.

"If you're so sick you can't sit up in an airline seat, you might have to have a separate business jet take you. That can add up to lots and lots of dollars," said Ed Perkins, contributing editor to SmarterTravel.com.

"The other side of the coin is that circumstances like that don't happen very often, and normally you can get home, get your airline ticket changed, without having to pay a great deal of money. It's a question of how you evaluate the risk."

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Global Rescue, a Boston-based company that offers medical evacuation, has 4 million members around the world, including leisure travelers, corporations and governments, said CEO Dan Richards. The U.S government is a client, as is the U.S. Ski and Snowboard Team.

Richards tells travelers that buying a membership is "like AAA, but not for your car, for your body."

"We have a lot of folks who just are people like you and me, who buy our memberships because they're traveling somewhere and they're concerned," Richards said.

The company has hundreds of aircraft under contract around the world and performed more than 1,000 missions last year, including field rescues, medical escorts on commercial planes and evacuations in private planes that are configured "like flying intensive care units," he said.

The company provides short-term memberships in 7-, 14-, and 30-day increments, with prices starting at \$119, which covers evacuation to your preferred hospital on medically equipped helicopters, jets and commercial aircraft. Travelers also can buy a yearlong membership.

Another company, International SOS, has individual memberships that start at about \$80 for a 10-day trip, according to Dr. Robert L. Quigley, vice president at International SOS.

For those considering the idea of purchasing medical evacuation insurance, the CDC offers a list of suggested companies to contact.

"My advice to travelers is that the normal travel medical policy will include enough medevac for most foreseeable circumstances, but if you're really concerned, go ahead and buy the other."

However, Perkins noted that most travel insurance policies also include a "reasonable amount" of medical evacuation insurance, up to \$50,000 or so.

"I have never, in all my years, bought special medical evacuation insurance beyond what's included in the normal bundled travel insurance policy," Perkins said.

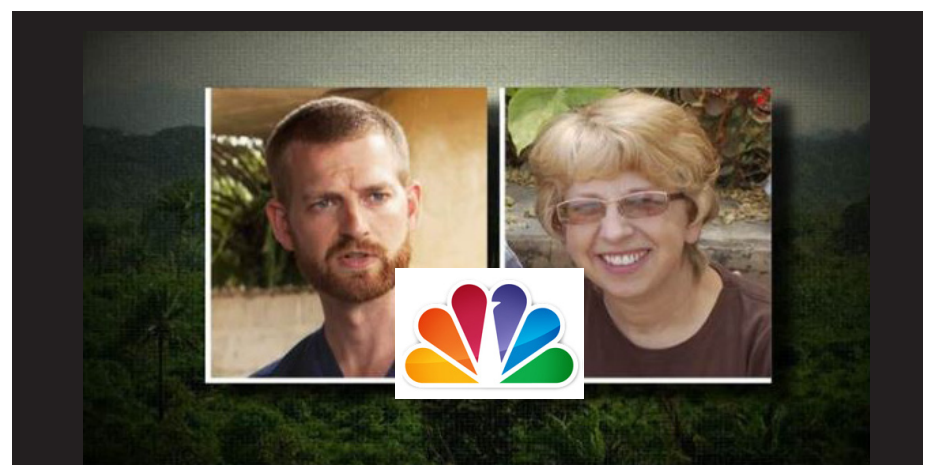
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Travelers also should know that the fine print of some medevac policies will specify that transport will be to the nearest "qualified medical facility," which is not the same as getting you back to the U.S., Perkins added.

Some standard travel insurance policies also might leave travelers figuring out how to make all the necessary arrangements from a hospital bed, Richards cautioned.

Whether the extra cost is worth it, or if the risk of needing a medical evacuation while abroad is so remote that it's an unnecessary travel expense, is up to the individual.

"It's one of these things where you can't tell people 'don't buy that' because there are some people who view risk differently," Perkins said.



Two Americans Infected With Ebola Returning Home