

Make Sure Your International Health Insurance Policy Covers You Back Home

By David G Tompkins

Dated: Aug 05, 2008

If you live abroad and suffer a serious illness or injury, you will probably want to return home for treatment and to be with loved ones. American expatriates should make sure that their international health insurance policy covers the USA.

If you are a living abroad as an expatriate and want to purchase an international health insurance policy to cover your medical expenses, make sure you get a medical insurance policy to cover you in your country of citizenship as well. Most expatriates who suffer a serious illness such as cancer or a debilitating injury will want to go back home to seek long term treatment. It is a natural reflex to return home in times of trouble. David Tompkins, owner of Expat Financial noted that "This is especially true of American expatriates living overseas. Another worry for Americans living overseas is that they will probably want to return home to the United States to get top flight treatment from medical centers such as John Hopkins, Mayo Clinic and Cedars Sinai. If so, they'd better make sure that they purchase an international health insurance plan which covers treatment in the USA."

Unfortunately, some American expatriates do not obtain an international health insurance policy which covers treatment back in the United States. Most international health insurance policies allow you to exclude the USA because covering you for treatment there increases the price substantially. But if you get a serious illness, you will probably want to return to the United States for treatment and to be with loved ones there.

Expat Financial's international health insurance page is located at:

<http://www.expatfinancial.com/expathealth.htm>

Expat Financial offers a wide variety of global medical plans for expatriates. David Tompkins remarked that "when asked which policy I should buy, I always tell American expats to make sure that their international health insurance policy covers treatment in the USA. Even for other nationalities who live near the USA, I recommend that they get a policy which will cover treatment in America. This is because a serious illness will often mean treatment in an American hospital either by choice or by medical evacuation."

More information about the international health and other expatriate insurance plans can be viewed at:

<http://www.expatfinancial.com>

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