

TRAVEL

Everything You Need To Know About Telemedicine And Travel Insurance

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I'm a consumer advocate. I write about customer service.

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Telemedicine has become more popular during the pandemic. Now, some travel insurance are offering ... [+]
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On a recent visit to Abu Dhabi, my eyes became so dry that they felt like raisins under a blazing desert sun.

Unfortunately, it was also a Saturday, and most doctors' offices were closed. But my insurance company offered a telemedicine appointment within minutes.

Telemedicine, which allows a doctor to evaluate, diagnose and treat you from a distance, is one of the biggest trends of the pandemic. Telehealth use [is 38 times higher than its pre-Covid baseline](#), according to a study by McKinsey. And now [travel insurance companies](#) are getting on board by offering telemedicine services to their policyholders or covering telemedicine visits.

"The pandemic brought telemedicine to the front line for people seeking medical advice and prescription medication," explains Adrian Leach, CEO of [World Travel](#)

Protection. "Many healthcare centers and medical assistance providers have increased their telehealth capabilities in the last two years."

The latest company to do so is [AIG Travel](#) (Travel Guard). It just announced an agreement with medical services provider [New Frontier Group](#) for international telehealth and pharmacy services for its international travelers. New Frontier will [support AIG's eight global service centers](#) with telemedicine and local prescription services to travelers from the U.S., Canada, and certain Middle Eastern countries.

The new telemedicine offerings raise a few questions for travelers. Among them: What kind of travel insurance do I need? Should I get a policy that has telehealth services or that covers telehealth? How do I find a policy with a telemedicine option? And most importantly, how do I use a travel insurance company's telemedicine services if I need them?



Telehealth can be effective for treating problems like dry eye. GETTY

Itchy eyes in the United Arab Emirates

My eye problem shows the challenges of offering telemedicine services abroad. My insurance company, GeoBlue, could offer telemedicine services because the Emirati government [accepts prescriptions written by American doctors](#). But that's not universally true, but the usefulness of telemedicine can be limited if your location does not accept U.S. prescriptions.

"GeoBlue has robust telemedicine services that are available around the clock to diagnose patients and even provide them with a prescription," says Joe Cronin, president of [International Citizens Insurance](#). "Their network of telemedicine doctors is worldwide, so there is a good chance the doctor will be able to prescribe in the country you're located in."

GeoBlue's telemedicine services are only accessible through its smartphone app, [GlobalMD](#). I had assumed I could use a desktop application, as I had at my previous health insurance company. I finally connected with a doctor. But ultimately, I decided that the best solution would be to contact my ophthalmologist in the U.S. and have the medication sent to my next destination, South Africa.

In the meantime, I found some soothing over-the-counter eyedrops. And I stayed out of the sun.

Which travel insurance companies offer telemedicine services?

[Travel Guard's](#) telemedicine network is made up of more than ten separate providers. So when you call Travel Guard for medical advice, it selects a provider based on your location.

"Telemedicine is a relatively new service from Travel Guard, and as the U.S. and international travel continue to rebound, we are beginning to see usage of our telemedicine network," notes James Page, chief operating officer of AIG Travel.

During the pandemic, [World Travel Protection](#) also partnered with 1800MD and AirDR to increase its telehealth offerings in over 60 countries.

"That included the ability to provide prescriptions when required in their location and assist in completing medical referrals where specialist support is required," says Leach, the company's CEO.

[Generali Global Assistance](#) also offers telemedicine through its travel insurance plans. If you're a policyholder, you can access its telemedicine services through a network of U.S. licensed physicians. They provide information, medical advice and treatment, including prescription medication, when appropriate and legally permitted. Generali's telemedicine is available by phone.

[Redpoint Travel Protection](#) offers 24/7 access to an on-site medical team in case of a medical emergency. "Services include medical evacuation coverage, medical referrals and telemedicine consultations," says Karisa Cernera, a director at Redpoint Resolutions.

[Travel Insured International's](#) travel protection plans include telemedicine services. "This option provides travelers with the ability to connect with licensed physicians to seek medical treatment, advice, and even prescriptions when necessary," says Sherry Sutton vice president of marketing at Travel Insured International.

Which travel insurance companies also cover telemedicine services?

While some insurance companies may not provide telemedicine services directly, they still cover telemedicine visits. For example, [Allianz Travel Insurance](#), one of the biggest insurance companies in the U.S., covers telemedicine visits through its policies while you are traveling.

"Our travel assistance team can help assess a customer's situation and direct them to the closest appropriate healthcare provider," says Allianz spokesman Daniel Durazo. "If the customer decides that a telemedicine service is the best option, we will be happy to reimburse the cost of a covered telemedicine visit under the customer's emergency medical coverage."

Many other travel insurance companies cover telemedicine visits.

[Seven Corners Travel Medical](#) covers "reasonable and customary" charges up to the policy limit for covered illnesses and injuries, which includes telemedicine. "Our coverage includes health-related services, treatment, and other consultations between an insured and a physician or nurse practitioner," says Angela Borden, product marketing specialist with Seven Corners.

Why telemedicine claims are on the rise at travel insurance companies

Christina Tunnah, general manager for the Americas at [World Nomads](#), says her company has noticed an uptick in claims involving telemedicine.

"Telemedicine is part of the mix of options for World Nomads travelers in need of medical assistance and can often be part of the triage approach," she says. "For example, it may be useful as part of counsel for a traveler in a non-emergency situation."

[Insubuy](#), which sells a variety of medical and travel policies through its site, also covers telemedicine.

"Most people want telemedicine as part of their coverage for easier access to healthcare," explains Narendra Khatri, Insubuy's principal. "If you have a bad cold or stomach flu in another country, you don't want to have to seek out and sit in a doctor's office unless absolutely necessary."

Advice for using telemedicine with your travel insurance

Using a telemedicine service isn't as simple as calling your travel insurance company. Experts say there are a few things you need to know before you call. First, and

perhaps most importantly, read your travel insurance policy to ensure telemedicine is offered or covered. If it isn't, see a doctor in person. It's best to know *before* you buy your policy.

Know when to use telemedicine

"It's important to recognize when telemedicine services are appropriate and when it's more appropriate to get in touch with the emergency line of your travel insurance provider," says Jeff Rolander, director of claims at travel insurance startup [Faye Travel Insurance](#). If you need to go to the E.R., don't call a telemedicine provider; they'll just send you to the hospital.

Prepare for your appointment

That's the advice of Heather Trimm, a full-time traveler and registered nurse. "Make sure you are somewhere with a strong Wi-Fi connection," she advises. "Find a quiet place so that you can hear your provider clearly, and they can hear you clearly.

And be ready with any questions written down, so you don't forget."

Play to telemedicine's strengths

Telemedicine is ideally suited for the traveler who may face health challenges unique to the travel environment. "When traveling abroad, people are exposed to numerous viruses, bacteria, parasites, and insects that they are not normally exposed to at home," says Bob Bacheler, managing director of [Flying Angels](#), a medical transportation service. A telemedicine doctor can quickly diagnose the problem in a remote location even when there are no other medical professionals available.

Recovering from Covid? Use telemedicine

That's the advice of [Yvette McQueen](#), a frequent traveler and medical doctor.

"Telemedicine service is a game-changer if the traveler is international and becomes Covid positive," she says. "After five days of isolation and no symptoms, a doctor can have a video visit to provide the traveler with a recovery letter to return to the U.S."

Remember, it's complicated

If both the patient and the physician are in the U.S., it's much easier to navigate telemedicine. The clinician must be licensed to practice in the state where you're located. "But accessing telemedicine abroad is problematic for a number of reasons," says Amy Roberts, a frequent traveler and user of telemedicine services who lives in Park City, Utah. There are issues with billing and reimbursement, liability, malpractice, e-commerce regulation, fraud and abuse, anti-corruption, and global tax compliance. Roberts recommends trying local healthcare first if you're overseas.

This is the biggest mistake you can make with telemedicine and travel insurance

But perhaps the biggest mistake a traveler can make is ignoring telehealth options, says Dan Richards, CEO of [Global Rescue](#), a provider of medical, security, evacuation and travel risk management services.

"Medical consultations with paramedics, nurses and physicians by phone and video are a critically important resource for travelers, who are able to receive diagnosis and treatment recommendations on the fly in places that may lack the adequate resources to provide these services," he says.

So the next time you [buy travel insurance](#), ask if your policy comes with telehealth or covers a medical consultation with a doctor by phone or online.

Sure, telehealth and travel insurance can be complicated and it's not appropriate for every illness. But during a year of rebounding travel, it's a reassuring option for travelers.

Have you ever used a telemedicine service during your travels? Please share your experience in the comments.



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