

Growing demands lead to top notch international health insurance being available for the first time

You barely have to turn the page in a newspaper or magazine these days to see that globalization is at the epicenter of the new world order. As global lifestyles emerge, the demand for comprehensive international health insurance has grown rapidly. In response to this demand, a new generation of superior health plans is now available to serve expatriates and their families. This is a positive development for American expatriates who have historically had limited choice when it comes to coverage. Existing insurance options have often missed the mark because of limited benefits, long waiting periods, harsh exclusions, pre-certification penalties, lack of portability and other hidden gotchas.

What does this mean to me?

Insurance regulators have historically encountered international health plans primarily in the form of surplus lines products. These plans are technically not health insurance policies. Nevertheless, surplus lines plans have been the only renewable health option available to American expatriates up until now. More than 40 U.S. states have recently stepped up to approve the sale of a new health insurance plan geared to serve people with global health insurance needs. Benefits are available inside and outside of the United States with no limitation on time spent in any one location. The new generation of plans responds whether you spend the majority of the year in London or Los Angeles.

Admitted Health Insurance vs. Non-Admitted, Surplus Coverage

Comparing surplus lines coverage to true health insurance is a little like comparing apples and oranges. They are built very differently with far reaching consequences. Your personal health and financial security could hang in the balance.

Admitted health insurance advantages

1. Critical Protection

You are protected under U.S. insurance laws and oversight. U.S insurance laws are strict and have long favored the health care consumer. This means that policy language must meet the plain English definition. Policy wording, plan definitions, exclusions, state mandates for coverage, claims process, claims turnaround times, formal appeals process all must meet regulatory muster.

2. Ongoing Coverage Rights

An admitted plan can be kept even after your employment ends or your overseas assignment ceases. U.S. insurance laws have stepped up to ensure portability and renewability of coverage. This is designed so that people do not suddenly find themselves out of a job, back home and uninsurable.

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Licensed, Admitted International Health Insurance is now available through HTH Worldwide.

3. Medical Provider Networks

Larger networks tend to be available in the United States with fewer billing issues for members. In addition, contracted doctors and hospitals are available in most locations. These providers are set up in many instances to bill the insurance company directly. Providers are profiled and contracted and members can review their biographical information.

4. Better Benefits

Admitted benefits tend to be broader and deeper with few waiting periods or low limits on medical conditions. The table below illustrates some of the major differences between an admitted health plan and a non admitted surplus plan.

Coverage Considerations

	Admitted Health Insurance	Non-Admitted Surplus Insurance
Must conform to U.S. health insurance laws	✓	✗
Unlimited time can be spent in or out of the U.S.	✓	✗
Pre-existing conditions coverage available*	✓	✗
Covers appendicitis, kidney stones, gall stones, breast disorders in the initial 6 month period and beyond	✓	✗
Substance abuse benefits included	✓	✗
Transplants covered to policy maximum	✓	✗
Terrorism covered with no excluded countries	✓	✗
Preventive services covered with no waiting period	✓	✗
Pre-certification is not required for hospitalization	✓	✗
Alcohol related injuries and illnesses are covered	✓	✗
Deductible waived for physician office visits	✓	✗
Wellness benefits covered with no waiting period	✓	✗
Cashless access to physicians outside U.S.	✓	✗
Access to 700,000 contracted providers in the U.S.	✓	✗

*References individual products and is subject to prior credible health insurance. Chart is meant as a general guideline of individual products offered. Some benefits and services may vary by insurer.

International living just got a little easier

Navigating health insurance just got a lot smoother. Expatriates often have an appetite for “best in class” and can now enjoy superior health insurance. As always, it is a good idea to do your home work. Always ensure that you read the fine print rather than just scanning a benefit schedule. Ask your broker or insurance company to send you a sample policy so you can get the complete picture.

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