

Foreign Travel

The claims examiner has a variety of challengers where care is provided outside the United States and its possessions.

1. The Plan pays in dollars. *100 pound* medical claim would be paid at \$200 if the exchange rate at time of medical care was 2 to 1.
2. If Mexican procedure/diagnosis codes are gibberish, use 99999 or consult the AMA/AHA.
3. Carefully note whether business-only or business and pleasure travel are covered. Usually pleasure travel is not covered unless specifically provided for by amendment.
4. Higher claims result routinely from foreign travel:
 - Lowered health and medical care standards
 - Lack of provider discounts
 - Foreign exchange problems
 - Added administrative costs
 - Triage/transportation/managed care problems
 - Extra claims specifically from auto accidents (European driving habits are not good), heart attacks, and food poisonings.
5. More than a few UR firms have foreign care experts to assist the claim payer.
6. There are more than a few foreign travel assistance firms which offer these types of services.
 - a. General
 - Language/interpretation and phone hookups
 - Emergency message relay
 - Pre-trip checklist.
 - b. Medical-Related
 - Referrals when needed to English-speaking dentists, physicians, emergency care, etc.
 - Return arrangements for family members if one is hospitalized
 - Replacement of eyeglasses/medications
 - Return of body if death occurs.
7. Some countries offer free health care coverage under their national health care systems – even to temporary travelers.
8. What the examiner must be ever vigilant for is where foreign travel occurs for the specific reason of obtaining health care – usually not available in the United States. Such care is not covered.

There are several alerts to the examiner as to potential problems:

1. Expense is received for ongoing treatment, which exceeds the time period in which recovery would normally be expected.
2. Beneficiary is a resident of the United States, but is receiving ongoing treatment in a foreign country in a nonemergency situation.

3. Treatment does not appear to be a commonly accepted treatment of the condition diagnosed, (e.g. treatment may not be recognized by the FDA or the AMA in the United States).
4. Nature of the benefit is not clear due to inability to translate.
5. Credentials of the provider are questionable (e.g. provider is a spa, health clinic or nutritional center).
6. Expense is received for air transport to or from the United States.