

Growing demands lead to comprehensive international health insurance being available for the first time to career missionaries

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 major medical insurance has grown rapidly. In response to this demand, a new generation of superior health plans is now available to serve global missionaries, who have historically had limited choices 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, furlough constraints and other problems.

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 have generally been the only renewable health option available to missionaries up until now. Over the past few years, more than 40 U.S. states have stepped up and approved the sale of a new health insurance plan to serve people with global health insurance needs. Benefits are available inside and outside of the United States with no cap on time spent in any one place. The new generation of plans responds to your needs whether you spend the majority of the year on a mission assignment or if you are back home on an extended furlough.

Admitted Health Insurance vs. Non-Admitted, Surplus Coverage

Comparing surplus lines coverage to true health insurance yields some very critical differences. 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 indefinitely even after your overseas assignment ends. U.S. insurance laws have evolved to ensure portability and renewability of coverage so that people do not find themselves uninsurable back in their home country. A little known fact: most surplus lines plans find a member ineligible for benefits after they return home for a specific period of time. This is risky if a member has had a medical treatment while traveling internationally. Many domestic health plans review health history and reserve the right to decline an applicant for coverage. A declination may be based on something that seems minor to the applicant.

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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 overseas destinations. 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 certain 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	✓	✗
U.S. mandated mental health 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 when seeking treatment	✓	✗
Deductible waived for physician office visits	✓	✗
Cashless access to physicians in 180 countries outside U.S.	✓	✗
Access to 700,000 contracted providers in the U.S.	✓	✗

*References individual products sold. 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.

Navigating international health insurance just got a lot easier

A vocation with unique lifestyle needs requires a health insurance plan that can be relied upon. As always, it is a good idea to do thorough research. Be sure to 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 see the complete picture.

Enjoy peace of mind while engaging in missionary work

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