



The importance of having travel medical insurance when traveling internationally



By Ellen and Al Smith, mission co-workers based in Germany, also serving Russia and Belarus

So, you're planning to go on a mission trip overseas. Excellent! You are going to have a fantastic experience. You're going to meet amazing people and establish relationships you will treasure for a lifetime. You have carefully planned out all the stuff you will take with you, both for your own use and for

the people you are visiting. Your team has been selected and you have met many times to plan, prepare and train for the trip.

Good for you! All of these details are important. However, you may have forgotten something equally important: What happens if someone gets seriously ill, is injured, or, in the worst-case scenario, dies during the trip?

Sorry to rain on your parade, but the uncertainties and vicissitudes of life don't disappear just because you're on a mission trip. Accidents can happen anywhere, and so can illness. Your hosts will do their very best to take care of you, but medical care in many foreign places is not always up to the standards we are accustomed to in the U.S. Even in industrialized countries, medical care in rural areas may not match what is available in the capital. Equally disturbing, your U.S. medical coverage may not pay for services rendered in other countries. Even if services are covered, the local provider may insist on being paid for services in advance. Medical care overseas is frequently less expensive than it would be in the U.S., but the amounts involved can still be daunting.

Another concern to consider: What if the care you need is simply not available in the country you are visiting, and you need to be evacuated to the U.S. or another country? A full-scale medical evacuation can cost \$100,000 or more, and your regular medical insurance will not cover it. Even if suitable care is available in country, you (and your family) may be much more comfortable with doctors and nursing staff who speak English. Furthermore, if you die overseas, how will your remains be repatriated? The costs for shipping a casket back to the U.S. can amount to thousands of dollars, and the procedures can be complicated.

I wish I could say that all these concerns were theoretical or academic. Unfortunately, they arise from our personal experiences during nearly two decades of mission service. On two separate occasions, visitors with previously undiagnosed

Mission Toolkit: Short-Term Mission



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Travel medical insurance when traveling internationally



health problems required surgery in Russia. More recently, a woman visiting her church's Russian sister church suffered a catastrophic medical event and collapsed while singing a solo during Sunday worship. Despite the efforts of those present and the emergency medical services, she died without regaining consciousness.

There are things to be learned from each of these events. The first case, which occurred about six months after our arrival in Russia, was that of an American visitor who had a collapsed lung. His employer-provided health insurance did not provide for evacuation coverage, and he was not able to pay for evacuation from his own resources. Fortunately, he was in Moscow, and the hospital staff, which cater to the Russian elite, were willing to communicate with the U.S. insurance carrier. On the other hand, the patient and his wife found it very frustrating to be unable to communicate with the medical and nursing staff outside of the brief periods every day that we could be together with them in the hospital.

In the second case, a visitor developed a severe intestinal blockage that eventually required surgical intervention at a European medical clinic, again in Moscow. Fortunately, she had purchased medical insurance for her trip, which included evacuation coverage, so neither the surgery nor the flight home were financial disasters. However, she did require additional hospitalization after her return to the U.S. — hospitalization that would have been even more traumatic if she had been forced by economic circumstances to remain in Russia.

The third case, which occurred in the summer of 2017, was that of the woman who collapsed and died. After the inevitable interactions with the emergency medical services, the police and the medical examiner's office, we were faced with the necessity of locating and notifying her next-of-kin, coordinating with the U.S. embassy in Moscow and dealing with the bureaucracy regarding custody of her body.

All of the contact information for family members was available on the woman's mobile phone, but the phone was password-protected, and no one in the group knew the password. She died on a Sunday, but we were only able to contact her employer, who was also her lawyer, on Monday evening Russian time. It took several more days to contact her family to discuss repatriation arrangements. There was no evacuation coverage, therefore no repatriation coverage for her body. The only financially feasible option was cremation in Russia, followed by repatriation of the ashes. Thankfully, the family was aware of the woman's desire to be cremated after death.

This situation highlights the absolute necessity for trip leaders to have hard copies of complete contact and insurance information for each participant. The experience

Trip medical insurance, including evacuation coverage, is available from several sources. PC(USA) mission personnel have evacuation coverage through SOS International. Other providers include United Health Care (uhcsafetrip.com) and TravelGuard (travelguard.com).



Travel medical insurance when traveling internationally

in 2017 has led us to develop a database template to collect this information well in advance of any group's departure to Moscow, so that we, as mission co-workers, can independently keep track of each group's information status. We feel so strongly about evacuation coverage that we now insist on it for every participant on every trip. The cost of evacuation coverage depends on several factors, sometimes including how far in advance it is purchased. The cost, although not insignificant, is minor in comparison to the total cost of a trip, and there are discounted policies for people who travel several times over the course of a year. Even people who think they are in perfect health can still be at risk.

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We don't mean to put you in a state of fear and trepidation. Three medical events in nearly 20 years and literally hundreds of visitors hardly constitute an epidemic. None of these medical problems was caused by being in Russia. Regardless, life is an uncertain business, so please understand when we insist on having the policy information for your evacuation coverage.

