

How to Take Care of Medical Issues Abroad -2017

Getting sick on vacation isn't fun, but getting sick outside of the U.S. can be even worse. Seeking medical treatment abroad can be a hassle, so it's important to prepare yourself and consider a travel protection plan.

Be Prepared.

Before you leave for your trip, create a small first aid kit to bring with you. If something happens that can be self-treated, you'll have your first aid kit on hand. Try to include medications like ibuprofen, bandages, antibiotic cream, and an anti-diarrhea medication. You may also want to pack an oral rehydration supplement in case you get stomach issues that leave you dehydrated. Travelers with allergies should also add in any extra medications they would normally keep on hand.

Determine the Severity.

Something like congestion, a small injury, or bad sunburn may subside on its own or be able to wait until you can see your doctor back home. However, if a similar situation were to arise at home and you would see a doctor, then don't make exceptions on your trip. Your health is very important and you want to avoid something worsening by time you get home.

Act Fast in Serious Situations.

If something very serious happens, you may need more assistance. For example, if you have a heart attack or a broken foot, you may need to be evacuated back home or to the nearest medical facility. The U.S. Embassy may be able to help, but will not typically cover expenses for you.

This is where travel protection comes in. Sometimes your personal health insurance won't cover medical expenses abroad, and international medical care can be expensive. Travel insurance can help reimburse your eligible costs – just remember to save receipts or medical bills. A travel protection plan can also provide you with non-insurance travel assistance services. These services can help you find the closest doctor or hospital by U.S. standards, or arrange medical evacuation as needed. You can also get help arranging funds to pay for the treatment up front. Once you're able to, start a claim and travel insurance can reimburse the eligible costs incurred.