

What details do you need to buy international health insurance?

When considering health insurance for living abroad, you'll need to take into account your personal circumstances and the factors that might affect your ability to purchase health insurance.

You'll need to think about:

Who you are

Your age, your health background and your potential health needs in the future will affect the coverage you'll be looking for. You'll have to be honest about your medical history, so make sure you have these details to hand when looking into your options.

What your needs are

Your medical history will be a key factor in what kind of cover you need. Got a chronic or pre-existing condition, or need a policy that will cover pregnancy and childbirth? Not all health insurance policies are the same and the way they are structured means it can be hard to compare quickly and easily between providers. Health insurance is not as easy to package as home or car insurance!

Who depends on you

When you move abroad, it's likely you're not moving alone. If you're thinking of adding your dependents to your international health insurance, you'll need to have their accurate medical and personal details as well.

Where you're going

It's not just your health requirements that will affect what you need. Health problems you might need cover for will be different depending on your new country of residence - for example, Dengue Fever in Central or South America.

You should also consider specific healthcare costs you might need to cover in a new location. For example, paying for treatment in the USA can end up being expensive if you're not adequately covered.

Where you're coming from

Even if you're looking for global health insurance, you might not be moving abroad permanently. If you're temporarily relocating for a year or more, your main country of residence will also be an important detail when you decide on your plan.

If you're buying health insurance in Switzerland, but plan to live in another country, you'll need to be sure that your insurance provider can cover costs for your new country of residence. Luckily, we've helped clients book health insurance worldwide, from Israel, Monaco, the UK, the USA and more.

What should you look out for when choosing international health insurance plans?

What's included and what's excluded

You'll need to go through the policy in detail to make sure you understand what you'll get out of the insurance plan. What does it actually cover (the inclusions), and what you won't be able to claim for (the exclusions)? Knowing exactly what you're able to claim will make it easier if circumstances mean that you need the insurance - or else you could have to pay for the full amount out of your own pocket.

This is where an international health insurance broker can come in handy. Rather than having to understand the technical and legal details yourself, your personal consultant will walk you through the small print and make sure you're happy with your chosen plan.

[Learn more about how we can help you](#)

The reputation of the insurer

The insurance provider you choose to use is as important as the plan you decide on. Picking an insurer who will be in contact when you need them, quickly process your claim and provide you with excellent customer service is important. It's sensible to check reviews of the insurer before you make your selection - or you can place your trust in an insurance broker who works with the best in the business.

The availability of their network facilities

Your insurance provider will have a network of hospitals or health facilities that you'll be sent to in the case of a health issue. Check to see if this network is comprehensive so you're not having to travel far to be seen by a professional.

The length of the waiting period

There's sometimes a period of time after buying your insurance plan when you're not allowed to make a claim. You might find that you encounter this in a plan that has caveats for a pre-existing condition or contains maternity benefits. It might be a period of a few months or a few years, depending on the policy. This might affect your own decision to purchase, so check before you sign.

The premiums & Add-Ons

When you purchase an international medical insurance policy, you pay a higher premium for coverage that's more comprehensive. Many providers have a minimum level of cover which can then be tailored to suit your specific health situation.

Add-on cover provides you with a more tailored insurance solution for your needs. Get a thorough understanding of what you're paying for before you buy, what comes as standard and what add-ons are the most appropriate. All these factors will affect the price and it's also why it's best to get advice from expert brokers who are familiar with the insurers, their levels of cover and in which countries they operate.

If pre- and post-hospitalization charges are covered

You might need some tests or appointments before you're hospitalized for a health issue. Depending on the plan you choose, this may or may not be covered, as some insurance policies focus only on the treatment you receive in hospital. Read the fine print on what's included.

If outpatient treatments are covered

Some treatments can take under a day to complete and sometimes you might want to see a specialist for a short appointment. Check your policy to see if this type of shorter-term outpatient treatment is covered.

If specific illnesses are covered

The international health insurance plans available might have conditions on when specific illnesses will be covered. Are illnesses such as cancer, organ transplants or mental health treatment covered, or do they have coverage for only a specific period? Discuss this with your provider or with your insurance broker to see if this will be an issue for you.

If alternative or trial treatments are included

There are homeopathic treatments that you might want to try, depending on your condition. Your health plan might allow for a certain amount of this type of treatment to be covered - if you're seeking this specifically, make sure you check if it's included.

There's also more cutting-edge or experimental treatments that you may want to explore depending on your condition. For example, if you develop cancer and would like to try a stem-cell therapy solution, you'll need coverage that can cover this type of trial treatment.

If there's a room charge limit

The cost of staying in a hospital room might not be the first thing you think about when going through a health issue, but it's important that your insurance will cover this expense. If you have a long period of illness, your room rate can be expensive - make sure you understand the limit that your policy has on room rent costs.

What's covered in a co-payment clause

You may choose a policy that has a "cost sharing" element often known as a "co-payment" clause in the USA or "excess" in the UK. It means that you'll need to pay a percentage of the cost of your treatment. This type of policy is typically less expensive to take out, but it won't cover as much financially, so it may end up costing you more in the long term. Make sure to check your plan for this clause and see if it's right for you.

How can ASN help?

It can be overwhelming and time-consuming to find suitable health insurance policies and go through the fine print of all the documentation. It can be hard to know what to look for if this is the first time you're using health insurance with worldwide cover.

That's where ASN comes in. Your personal consultant - provided at no cost to you - will help you to find a plan that is ideal for your needs.

You can expect:

- **Simple explanations:** We'll break down the fine details and help you understand exactly what you're getting when you buy world health insurance through us.
- **Expertise:** We've been working for 25 years alongside the world's leading providers, meaning we can get you the best international medical insurance available.
- **Cutting edge advice:** Our consultants are constantly keeping on top of the latest information that might affect your insurance, meaning you can rest assured knowing you're in safe hands.
- **Compassion:** We know that going through a medical issue can be tough - and we're here to help make the process of finding treatment easier for your peace of mind.

We'll help you to not only compare international health insurance, but to feel secure in knowing that you won't need to worry about health emergencies when you're abroad.

You can [get in touch with us now](#) if you'd like to find out more, or [read our dedicated page](#) to see more details.