

# Five ways to avoid big medical bills while on vacation

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In this Dec. 31, 2013, file photo, a paddleboarder looks out over the Pacific Ocean as the sun sets off of Waikiki Beach, in Honolulu.

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Many Canadians are gearing up to fly to warmer climes as the March break holiday approaches, but some may return home with hefty medical bills if they don't read the fine print on their travel insurance policy.

One key element that can lead to your insurance claim being denied is an existing medical issue, or what's known as a pre-existing condition.

It's a rude awakening that some Canadians have faced over the years, such as a Saskatchewan couple who found themselves on the hook for nearly US\$1-million in medical bills after their insurer refused to cover an early birth while they were vacationing in Hawaii. In another case, a B.C. man went on holiday to Las Vegas with what he thought was a bad cold, but found himself in hospital facing \$140,000 in medical bills, which his insurer initially refused to pay.

"It happens more frequently than you would like it to happen, and you definitely don't want to be someone that it happens to," said Stephen Fine, president of travel insurance agency Snowbird Advisor.

Here are some tips to help ensure you have health coverage when you travel – even if you have a pre existing condition.

1) Look at the fine print of your policy.

Whether you are using the travel insurance from your credit card, from your employer or are seeking out a policy for your trip it is important to understand what is covered. Among the key terms to look for is the company's definition of a pre-existing condition and how that applies to your current medical status.

Travel insurance is meant to cover unexpected injuries or illnesses, said Dan Keon, vice-president of market management with Allianz Global Assistance.

"The intent isn't for it to be a continuation of your provincial health insurance or provide coverage for conditions that you were already being treated for before you left," he said.

Most standard policies have a "stability" clause, which refers to a defined period of time that your medical condition must be "stable" and unchanged before you travel in order to be covered, Fine said. The period can vary between policies, from as short as seven days or as long as a year, he added. A change can be as small as an increased medication dosage or if you have had medical tests for which you are awaiting the results, Fine added.

"That is a change in your medical condition and anything resulting from that medical issue wouldn't be covered under your policy," he said. "And a lot of people don't know that."

2) Be truthful and up front about your medical status.

Signing up for travel insurance likely includes a questionnaire about your medical history, and those selling the policy may downplay the significance of those questions,

such as whether you have consulted a doctor within the last 12 months, said David Share, a lawyer who specializes in insurance claims.

When a medical claim is filed, if the insurer finds some contradicting information between your answers and health records, that may be used as grounds to leave you on the hook for hospital bills.

“If they see something that was in there – chest pains you didn’t disclose – you have no coverage. ‘We’re denying it because you misrepresented your health,’” Share said.

3) Call the insurer to ask about your specific situation, then get things in writing.

To clarify whether you are at risk of not being covered, experts recommend calling your insurer to tell them you are travelling and to ask questions about the level of coverage in your particular situation. Once you get clarification, request a response in writing, such as in an e-mail, Share said.

“Because in the event of a claim, a phone call is not going to be worth the paper it’s written on,” he added.

4) Seek out a special insurance policy if you need to – but be prepared to pay.

If you have had recent medical issues but are still planning to travel, there are options which have a shorter stability period, or don’t require a person’s condition to be stable at all.

The added flexibility, however, may come with a steeper price but can sometimes be cheaper, depending on the policy, said Fine.

Generally, the price will go up as the stability period is reduced, said Keon.

5) If your condition changes before you leave, update your insurer.

Even after you have purchased a policy, you are obligated to update your insurance provider on any changes to your medical condition, Fine said. If there is a significant change, the insurance company may increase the premiums or in extreme cases cancel the policy all together, he added.

“It’s better to know that ahead of time, rather than to take a chance and leave on your trip and find out after the fact.”