

Health Insurance Options for Travelers

For me, one of the hardest parts of healthcare travel is how hard it is to take care of myself on the road. If you take company insurance, it doesn't kick in until the day you start work. (And who wants to ask for time off for medical appointments right after you start?) With having to find a new doctor in a new city, and then having long wait times as a new patient, and then having to re-start high deductibles up to 4 times per year IF we are even covered outside of our home-base state- taking care of OURSELVES on the road is a challenge.

Here we will look at the 4 most common healthcare options for travelers and go over what I do to live my healthiest life on the road.

Option 1:

Take the agency healthcare option.

Cost: About \$45-\$80 a week deducted directly from your paycheck.

Pros:

- Easy to register.
- Usually starts on day 1 or first of the following month.
- Major insurance plan.
- Don't have to find it on your own.
- Vision and Dental are optional and about \$8/week.

Cons:

- High deductibles. Usually \$2000 & up.
- Often wait time to get appointments is long (several weeks to 3 months), because you are not a current patient.
- Lose coverage at the end of your contract. (Unless you sign another contract with the same company that starts within 30 days. OR take COBRA within 90 days, which will cover you, but increase your monthly premium substantially.)

Option 2:

Register with a plan from the Healthcare Marketplace

Cost: Varies by income. Based on taxable \$20/hr- approximately \$300-\$800/mo.

Pros:

- It is THERE to give everyone the access to health insurance.
- Fairly easy to register.
- Major insurance plans offered

Cons:

Many healthcare providers are not taking these plans due to low reimbursement rates.
Long wait times with the facilities that DO take them. (3 months for 1st appt in my multiple attempts.)
Depending on your home base, you MAY NOT BE COVERED outside of that state.
Open enrollment is only November 1st-December 15th. (You will qualify for special enrollment if you register within 60 days of major life change or end of contract.)

Option 3:**Take Private Insurance**

Cost: Varies. Est. \$300-\$500/mo

Pros:

Covered all year, regardless of employment.
No need to switch between contracts.
Vision and dental optional.

Cons:

Likely higher cost than agency option due to agency not contributing and non-participation in a group plan.
Requires more research.

Option 4:**Get a major medical plan and use telehealth for common medical needs.**

Cost: Major Medical- Varies, possibly less than regular coverage. Telehealth-\$35-\$60/visit

Pros:

You are covered for any major medical issues
Access to a Doctor any time anywhere within 15 minutes
Dr. Visits for only \$35-\$60
Very discounted lab costs

Cons:

IF you have a PCP, those visits will not be covered when you ARE home.
Does not cover gynecology or other in-person visits.
Vision and dental are not included, but can be purchased via a discount plan. (Mine is \$130/year and covers preventative 100% and most other procedures 25-50%).

MY Thoughts...

I have tried the healthcare marketplace, but found it to be more expensive than being uninsured in my situation. I have also used agency insurance, which was OK, but with the high deductibles and only being covered while I'm working, it doesn't feel like the best option for me. Recently I have been utilizing telehealth and it has been AMAZING. I am sent to the same doctor when I call, who now knows my medical hx, and getting lab tests and updated prescriptions has been a breeze. (Plus: So cheap.) In combination with this I have year round health insurance through a private broker, David Baker. This covers me for all typical coverage when Telehealth isn't applicable.

Ultimately you need to figure out what will work best for YOU. Hopefully this outline was a good place to get started. Good luck out there!

Resources:

Affordable Care Act

- Healthcare.gov

Discount Vision & Dental Plans

- Dentalplans.com

Major Medical Plans

- Consult google

Telehealth

- Drays.com
- Teledoc.com
- MDlive.com

Vision & Dental Insurance

- Ehealthinsurance.com/dental-insurance
- Memberbennefits.com

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**I am not endorsing any of these resources. Please research and utilize them at your own discretion.*

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Updated 1/19/23