

Traveling? Take 6 health insurance steps first

Insurance Quotes

With luck, your trip will bring only good times, but it pays to be prepared for an unexpected health crisis away from home. If you get into a car accident or slip on ice, will insurance cover your care? Your health insurance plan should cover medical emergencies while you're on the road, whether for a holiday or vacation, but plans vary. So, do a little legwork before you travel to avoid any billing surprises when you get home.

Here are 6 health insurance steps to take before you leave on a trip:

1. Call your insurer

Talk to a representative from your insurance company, says Avrom Fox, a health advocate with North Shore Patient Advocates, a company that helps consumers navigate healthcare and health insurance claims.

"Say, 'I'm going to New York to visit my kids for the holidays. Will I be covered?'" Fox says. "You can very easily get answers."

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It's especially important to make such a call if you've got a condition like diabetes or heart disease that could increase the odds of your needing care on the road, he says.

2. Know you're covered in an emergency

Don't worry: if you have an emergency, like a serious car wreck, heart attack or stroke that requires an ambulance ride to the hospital, your insurer will cover it, Fox says. But what if you go to the ER just because you're feeling sick?

That's where it gets tricky because different insurers define emergency differently, Fox says. For example, some companies might cover you if you went to the ER with a bad cough, while others wouldn't, he says. "It's a real gray area," he says.

However, many insurers also cover urgent care, such as cuts, ear infections and sprains, away from home. For non-emergencies, it's probably best to visit an urgent care center rather than an ER, O'Brien says.

3. Check your network

A few plans offer a national network of health care providers, while many only have a statewide or regional network, says Eric O'Brien, a health insurance and employee benefits expert for Ardina, a healthcare discount program.

So, if you're traveling across the state or out of state, you might not be able to find doctors and hospitals that are in-network for your plan. The best way to check: Log onto your insurer's online portal, O'Brien says. Do a provider search of a 10 or 20-mile radius around the ZIP code where you'll be spending your time, he says.

If you do find in-network providers, save their names and numbers just in case, he recommends.

4. Consider telemedicine

Before you go, you might check to see if your employer, health insurance plan or an association you belong to offers a telemedicine service, in which you can consult with a doctor remotely. Or, you can sign up for a service directly. It could save you money and time if you come down with something simple like a cold, rash or UTI while on your trip.

For example, O'Brien used such a service, Teladoc, when he woke up with a bad sinus infection while visiting his wife's family over Thanksgiving. "The doctor called me within two seconds," he says. "Within two hours, I had a Z-Pak and some sinus medicine waiting for me at the nearest pharmacy."

And, O'Brien guesses he saved about \$150 by avoiding an urgent care visit.

5. Put your card in your wallet

One of the most important things you should have with you in case something happens: your health insurance card, says Amy Bach, executive director of United Policyholders, an insurance consumer advocacy organization.

You can still get care without it, but it can be much more of a hassle. If you don't have your card, make sure you have the phone number of your health insurance provider handy, Bach says.

6. Jot down your doctor's number

It's always a good idea to have your primary care physician's number in your phone or wallet in case you want to ask about a health issue.

And if you're a member of an HMO that requires a referral from your primary care doc to get other care, you'll need to get that OK in order for care to be covered, unless your medical problem is an emergency, according to a primer on out-of-state travel from Blue Cross Blue Shield of Michigan.

When you get back

If you do get the care you need while on vacation, and then you end up in a dispute with your health insurance company — for example, over the definition of an emergency — you might want to hire a

medical billing advocate to help you get the problem sorted out. Advocates go to bat for the patient to try to get care covered or bills reduce, he says.

But keep in mind that even if your insurer covers your care, it's probably going to be out-of-network, which means you will get a larger than normal bill and your payments may be applied to a separate out-of-network deductible.

"There's likely to be sticker shock," Fox says.