



Travel Insurance and Pre-Existing Medical Conditions

By Douglas May

For those of you who have sought to acquire health insurance with a pre-existing medical condition, you're aware that it can be an uphill battle. A friend of mine working for the local school district got injured on the job, couldn't work for close to a year, and lost his medical insurance. He was offered a Cobra plan but, since he was out of work, the rates were too steep. He tried to obtain other types of health insurance, but the costs were even greater, so great that he couldn't afford them either. Luckily, he was able to go back to the school district with a different job and his benefits were reinstated, remarkably with no penalty for having a pre-existing condition. My friend's scenario was scary as he thought that he would never be able to have health insurance again, unless he was able to somehow triple his income. Health coverage is a hot topic in this country right now, and dealing with pre-existing medical conditions and insurance companies can be a dicey business.



On the same topic, a press release from July 22nd on PR Newswire reported that InsureMyTrip.com, the leading online travel insurance comparison site, announced that an overwhelming number of today's consumers share a common concern: can you

purchase travel insurance if you have a pre-existing medical condition?

"First and foremost, consumers need to know that Pre-existing Medical Condition Waivers are available on many of our comprehensive Trip Cancellation Package Policies," explains Jim Grace, President and CEO of InsureMyTrip.com. "These policies offer a full complement of benefits including coverage for pre-existing medical conditions. Additionally, to fully take advantage of these waivers, you need to understand some of the purchase requirements and policy terms." InsureMyTrip.com sheds light on this issue by answering these frequently asked questions:

Q. What is a pre-existing medical condition?

A. It is a medical condition, injury, disease, or illness that occurred prior to and including the effective date of your insurance. This condition may apply to you, a traveling companion, a family member, or a business partner.

Q. What is a "look back" period?

A. This is the number of days that the insurance company will "look back" from the date the insurance was purchased to see

if your claim is related to a pre-existing medical condition. The "look back" period varies by company and plan and does not apply if you qualified for the Pre-existing Medical Condition Waiver offered by many plans.

Q. What is a Pre-existing Medical Condition Waiver?

A. Every policy has a pre-existing medical exclusion, meaning that coverage is not available for pre-existing medical conditions. A Pre-existing Medical Condition Waiver essentially deletes that exclusion and extends your policy to cover pre-existing condition-related risks.

Q. When is the best time to buy travel insurance to obtain a Pre-existing Medical Condition Waiver?

A. To be eligible for a Pre-Existing Medical Condition Waiver, the majority of travel insurance policies require that you purchase your policy within 7 to 21 days of your initial trip deposit and insure for the full amount of your non-refundable travel arrangements.

"Bottom line," says Grace, "Pre-existing Medical Condition Waivers are a must-have if you have a recent history of health issues, from a heart condition to cancer or concerns about the health of a non-traveling family member." InsureMyTrip.com's expert Customer Care representatives can help you navigate the complexities of multi-faceted insurance, whether you simply need one question answered or want step-by-step help in selecting a travel insurance policy. Call 800-487-4722 to speak with a licensed travel insurance professional, or visit <http://www.insuremytrip.com/> to learn about protection plans that put you in control of your travels.



Insurance Job Insights

In general, if you have a pre-existing medical condition and want to apply for health insurance, an article on BenefitsCafe.com has some advice:

1. Tell the truth on the application. With health insurance you are buying the security of knowing that your medical claims will be paid if you get sick or injured. If someone lies on an application, the insurance company can— and does — refuse to pay medical insurance claims and refunds any premium. Accordingly, if you lie and do not disclose a pre-existing medical condition you are hurting yourself and you are also violating the law. So, tell the truth.

2. Consider applying for temporary health insurance at the same time as you apply for permanent medical insurance coverage. There are fewer questions to answer on temporary health insurance applications and it seems to be easier to qualify for temporary health insurance. If a company has ever declined your application for coverage you will not qualify for temporary coverage. So, if you're

concerned about being rejected and you apply for temporary coverage at the same time as permanent coverage, you can honestly say that you have never been declined (if that is the case). Remember that temporary coverage does not count for HIPAA guarantee issue and could cause you to lose your eligibility for a guarantee issue HIPAA policy. Only enroll in a temporary policy if you are not eligible for COBRA or HIPAA. A person can keep Blue Shield's Option 12 temporary insurance for up to 12 months, so temporary can be up to a year.

3. Consider applying to more than one health insurance company at the same time. Many insurance companies ask if you have ever been declined for coverage. Using the same logic as above, if you can honestly say that an insurance company has never rejected your application, you may want to submit applications to different insurance companies. All companies have different criteria (i.e., underwriting guidelines). We have seen some people approved by one company and rejected by another.

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