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### Medical Evacuation for Travelers: A Flying Emergency Room

A serious illness or injury can happen anytime, and travelers, especially to more remote areas, should be sure they are covered for medical evacuation, advises the <u>US Travel Insurance Association</u>. Local hospitals in some parts of the world may be ill-equipped to handle severe trauma or illness, and a sick or injured traveler may need to be evacuated and air lifted to the nearest appropriate medical facility.

In critical cases, an air ambulance with state-of-the-art life-saving equipment may need to be dispatched. A virtual "emergency room with wings," the air ambulance is staffed by expert medical personnel – a flight physician, nurse, and/or respiratory therapist, depending on the traveler's condition.

### An Inside Look

UStiA has produced a video, "Medical Evacuation: An Insider's View," to help travelers better understand what goes into one of these complex cases. The three-and-a-half-minute-long video features interviews with emergency flight crews and medical personnel. Viewers are taken inside a medevac plane to see the state-of-the-art equipment used to stabilize patients during the flight to the designated medical facility. The video is available on YouTube by keying in "Medical Evacuation: Inside an Air Ambulance" or at http://youtu.be/c-5WbaE6H68.

#### Check for Medical Evacuation Coverage

Because medical evacuation is expensive and can cost up to \$100,000 or more, UStiA suggests that travelers check their health insurance to see if they are covered for medical evacuation, especially abroad. While some health insurance plans may pay for medical evacuation expenses after the fact, they generally won't make all the necessary arrangements, and they won't make payment up front. Medical evacuation is included in most comprehensive travel insurance policies, along with coverage for trip cancellation, delay, and interruption in case of illness or injury. Travelers can also purchase medical evacuation plans separately.

# <u>How Travel Insurance Covers Medical Evacuation</u>

When a traveler is injured or becomes ill, as soon as the 24-hour assistance hotline that comes with travel insurance is contacted, a dedicated team or case manager goes into action and continues to monitor progress. This can include coordinating with treating physicians and doctors back home, determining the need for, and supplying medical transport; guaranteeing payment for hospital admission; reimbursing medical expenses; providing referrals for translation services; seeing that the patient gets home safely; and notifying friends and family. Essentially, travel insurance provides a complete source for managing all aspects of medical care.

# **About UStiA**

For more information and a listing of UStiA members, visit <a href="www.ustia.org">www.ustia.org</a>. Videos explaining travel insurance and medical evacuation are available by visiting the <a href="UStiA YouTube channel">UStiA YouTube channel</a> or by keying in <a href="www.ustravelinsurance">ustravelinsurance</a> on YouTube.

UStiA also sponsors TRIP (<u>www.trip.ustia.org</u>). Standing for, "Travel Responsibly, Informed, and Protected," the consumer web site is an insider's guide to travel health, safety, and security.

UStiA promotes fairness, integrity and a commitment to excellence in the travel insurance industry. With a mission to educate the public on travel insurance while maintaining high industry standards, UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance services. Travel insurance is available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers as well as through the Internet.

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Contact:
Linda Kundell
Kundell Communications
212-877-2798
linda@kundellcommunications.com