



An Exploratory Study of Medical Cover Policies Offered by the Travel Health Insurance Industry

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ABSTRACT

Background: Travel insurance represents the most important safety measure for travellers in case of unfortunate events incurred during travel abroad. There are many travel insurance companies which offer services to residents of their state under a wide range of terms and regulations. **Objective:** This study attempts to explore the different types of medical coverage policies offered by travel insurance organizations operating in the Republic of Ireland. **Methods:** A web-based content analysis using the Google search engine was performed. **Results:** Total 16 travel insurance policies were identified for analysis. Each insurance policy identified provides a different travel health cover plans to policyholders, particularly tourists embarking on international journeys. The variance in medical coverage offered by the insurance companies depends on their business strategy and product differentiation. There were differences among the companies offering travel medical insurance. Total 6 out of 16 medical travel plans in the Irish market offer cover for pre-existing conditions provided that clients submit themselves for medical screening tests and pay higher premiums. Only 4 companies offer cover to older travellers and there are 2 travel insurers who specifically excluded acute mental illnesses in their basic cover plan. **Conclusion:** All the insurance firms within the Irish market insure unexpected illnesses or disorders, dental care, funeral services costs in the event of death, and medical evacuations. However, few policies consider covering unlisted medical conditions such as cancer, mental and heart disorders unless the traveller pays extra premiums.

Keywords: Travel health insurance, Travel cover plan, Overseas traveller, Ireland

INTRODUCTION

The world has witnessed a substantial increase in the number of international travellers [1]. Destinations around the globe welcomed 901 million international arrivals in 2017, nearly 55 million more than in the same period of 2016 [1]. The journeys often pose specific health risks to travellers. Depending on the destination, around 20-65% of travellers report some illnesses, most of which are mild and self-limited, such as diarrhoea, respiratory infections, and skin disorders. However, some travellers return to their own countries with preventable life-threatening infections [2]. But despite this situation, 20%-80% of travellers do not seek travel health insurance [3,4].

Medical care costs in some countries can be remarkably expensive and, in some instances, it can be difficult to gain admittance to a health care facility and receive treatment unless payment is secured. According to the Australian Department of Foreign Affairs and Trade (DFAT), the daily medical care costs in Southeast Asian countries can exceed \$800 and repatriation of deceased travellers can cost more than \$10,000. The cost of medical evacuations from the United States (US) ranges from \$75,000-\$300,000 [5]. Hence, health travel insurance cover for travellers is becoming increasingly important.

Most travel insurance policies cover overseas medical and dental expenses, accidental death or disability repatriation cost, lost or stolen luggage, and financial loss due to cancellations or rescheduled arrangements. Some travel insurance companies offer additional services, such as 24-hour medical translation, which can make a significant difference in the quality of treatment received while travelling [6,7].

The arrangement of the insurance can take place from the time of booking to encompass the duration of the journey. Alternatively, it can also be more extensive and inclusive when purchased from travel agents, insurance companies, and directly from the suppliers or agents [8]. However, it is argued that such a plan offered by insurance firms usually provides a more extensive programme compared to that of the agents [8]. Medical indemnification entails a contract between the policyholder and the government initiative or a third-party payer to reimburse the policyholder's medical or health costs. Such medical coverage plans may be domestic or international, as insurance companies seek to offer services to a wide range of clients across the globe. As the global community continues to witness an increased demand for medical indemnity cover, this has resulted in the emergence of private travel insurance companies across Europe [9,10]. In the Republic of Ireland, there are many travel insurance companies which offer services to the residents of the state under a wide range of terms and regulations. These terms are often ambiguous and hidden within several pages of small print, and in the majority of cases, their clauses are poorly understood by both the customer and travel agent. This study aimed to clearly characterise and examine the different types of medical coverage policies offered by travel insurance companies operating in Ireland.

MATERIALS AND METHODS

Total of 16 travel insurance websites was identified for analysis. These 16 websites all belonged to travel insurance companies offering travel insurance services to residents of Ireland. Of the 16 sites, 10 were based in the United Kingdom (UK). All sites were visited via Google search engine between the period of January 2018 and March 2018. For each website visited, an evaluation was made by 2 independent researchers of the medical cover policy document of the website and the services offered to prospective travellers. No judgment was made as to the website's design or functionality, and no measurement was attempted to assess other site content, layout, usability, or appeal.

RESULTS

Each insurance company identified provides different travel health cover to policyholders. The variance in medical coverage offered by the insurance companies depends on their business strategy, mainly product differentiation. A comparison was made between various medical policies for travel insurance companies that have established a business in Ireland (Table 1). There were differences among the companies offering travel medical insurance. However, most conformed to the general model described here.

Table 1 Comparative coverage features of basic travel insurance policies within the Irish market

Risk Insurance Policy	Emergency medical and surgical conditions	Dental Costs	Pregnancy-related complications	Death Benefit	Pre-existing conditions coverage	Expenses incurred due to trip cancellation
Insurance Policy 1	Covered	Covered	No coverage	Non-coverage	Covered (including heart disease and cancer)	Covered
Insurance policy 2	Covered	Covered	Covered	Covered	No coverage	Covered
Insurance policy 3	Covered	Covered	Covered (only on pregnancy plan)	Covered	Covered (on premium pay)	Covered
Insurance policy 4	Covered	Covered	No coverage	Covered	No coverage	Covered
Insurance policy 5	Covered	Covered	No coverage	Covered	No coverage	Covered
Insurance policy 6	Covered	Covered	Covered	Covered	Covered (after their medical screen)	Covered
Insurance policy 7	Covered	Covered	No coverage	Covered	No coverage	Covered
Insurance policy 8	Covered	Covered	No coverage	Covered	Covered (including heart conditions and cancer)	Covered
Insurance policy 9	Covered	Covered	Covered	Covered	No coverage	Covered
Insurance policy 10	Covered	Limited Coverage (only to natural teeth)	No coverage	Limited coverage	No coverage	Covered

Insurance policy 11	Covered	Limited Coverage (only to natural teeth)	Limited coverage (only to 32 weeks pregnancy)	Covered	Covered (on premium pay and medical screening)	Covered
Insurance policy 12	Covered	Covered	No coverage	Covered	No coverage	Covered
Insurance policy 13	Covered	No coverage	No coverage	Covered	No coverage	Covered
Insurance policy 14	Covered	Covered	Covered	Covered	Covered (after medical screening)	Covered
Insurance policy 15	Covered	Limited coverage	Covered	Covered	No coverage	Covered
Insurance policy 16	Covered	Limited Coverage	No coverage	Covered	No coverage	Covered

Insurance Policy 1

This insurance policy provides the lowest cover for medical emergency expenses (up to €2,000,000). It excludes pregnancy complications as well as death benefits. Notably, the insurance policy excludes pregnancy, elective abortion, childbirth or any other problems associated with giving birth. The plan covers risks such as accidental deaths, dismemberment claims, security evacuations, emergency clinical coverage and urgent medical emigration. The company has listed some illnesses envisaged in this plan. For instance, all first-time mental disorder episodes and heart conditions feature in this insurance plan. Additionally, this policy offers an indemnity against cancer. The policy covers a wide selection of expenses associated with the treatment of cancer including chemotherapy and radiation. It also considers medical conditions without symptoms in the 2 years.

Insurance Policy 2

Insurance policy 2 also provides competitive insurance rates, including medical cover for emergency cases. Notably, the insurance policy stated provides €10,000,000 of emergency cover. Such covers encompass medical conditions, including unexpected illnesses or injuries to a policyholder while on a trip or journey. The insurance cover also has provisions for other medical conditions such as any pregnancy-related situations and childbirth.

However, it does not provide medical cover in cases of pregnancy, particularly when the policyholder becomes pregnant after the issuance of the policy. This insurance policy also provides medical coverage for sensitive medical issues, including surgical expenses and ambulance, as well as nursing costs. The company also provides dental medical cover for natural teeth only at a maximum cost of up to €250. Pre-existing medical conditions and mental illnesses accruing before the issuance of the plan are also not covered by this policy.

Insurance Policy 3

Travel insurance policy 3 provides various medical covers to travellers. These medical covers include emergency dental pain relief, personal accident, hospital benefit, loss of limbs or loss of sight, and permanent total disablement. It is worth noting that this travel insurance policy provides favourable medical cover to its policyholders, particularly those in transit. Its death benefit cover of €15,000 remains the highest of all the insurance policies studied. The medical cover for pregnancy-related complications is amongst the highest (€200,000) in this analysis. However, no claims are made if the complications arose before the trip. Of further significance is that the insurance policy provides dental and medical cover for not only the policyholder but also the companion, a trip partner, or a relative. Any person who has a pre-existing clinical disorder must report the issue to the company customer care. The medical plan for the pre-existing disorders is only valid when the insured has paid all the premiums including the extra fee. In a situation where the patient has been discharged from any post-surgery follow-up, the medical plan for a pre-existing condition is provided at no additional charges.

Insurance Policy 4

This insurance policy offers the lowest medical cover for dental complications of up to €350. The rate stated remains the lowest in the market, thereby making the firm uncompetitive, particularly to clients who are interested in dental medical insurance plans. The insurance company has policies for the emergency medical cover of up to €10,000,000, covering unexpected injuries and illnesses that may be encountered by the policyholders while travelling. It also covers all medical costs in case a traveller is hospitalised or in a situation where the clinical fees required are likely to exceed €500. In cases of death, the plan includes the costs incurred to transport the body back home and the expenses of the funeral services. The company indemnity also considers the costs incurred in a medical evacuation.

Insurance Policy 5

Insurance policy 5 provides several insurance plans including, among others, life cover. The firm ensures against medical expenses caused by an accident, illness or injury. However, the policy does not include costs incurred as a result of self-injuries or suicide. The medical plan involves any reasonable additional transport fee which a tourist or partner incurs to move back home for medical advice. In case of death, the indemnity pays for the costs of transporting the traveller's body back home and any other additional funeral services fees. The policy does not provide for the claim of any expenses incurred 12 months after the date of illness, accident or death. Dental fees incurred in the period of the insurance contract involve only the natural teeth. Therefore, any cost for repairing or replacing artificial teeth such as crowns and those made of precious stones do not qualify for consideration under the indemnity. The insurance policy pays for medical evacuation caused by illness, mental despair or insecurity concerns. The plan includes expenses generated as a result of pregnancy complications or childbirth.

Insurance Policy 6

This insurance policy provides the highest cover for medical emergency expenses of up to €20,000,000. The insurance policy also provides the second-highest death benefit cover of up to €10,000. It is also notable that the policy provides medical insurance of up to €200,000 for pregnancy complications, one of the highest rates in the market. Moreover, the policy also provides insurance cover for dental pain relief of up to €350. Furthermore, the policy offers insurance cover for personal accident, injuries, including loss of limbs or sight, the death of both adults and young people under the age of 18 years, as well as for permanent total disablement. For instance, the plan provides up to €15,000 for individuals involved in an accident who have lost their limbs or sight due to the ordeal. However, such a plan provides cover only for individuals below the age of 66 years. Another aspect of this insurance plan is the hospital benefit of up to €1,000 (€10 per day) for every individual insured by the policy.

The plan also provides cover for patients who suffer from the illnesses not captured in the policy to enable them to contact their medical screening department. For instance, the plan defines illnesses under pregnancy complications and provides a list of illnesses covered under such definitions. These pregnancy-related complications may include miscarriage, emergency caesarean section, stillbirth, placental abruption, and post-partum haemorrhage among other related illnesses. The indemnity covers expenses for bodily injury or disease that might lead to in-patient hospital care, the total costs of which exceed €500 pounds. The insurance firm also pays claims for the cost incurred to repair or replace natural teeth. Medical evacuation and funeral costs are considered for the tourist, relatives, business partner and trip companion.

Insurance Policy 7

Insurance company policy 7 also provides medical cover for emergencies and other related expenses of up to €10,000,000. Indemnity insurance also covers medical costs, including medical assistance services. It is also notable that the €3,000 offered by the insurance policy for death benefits is also competitive in the market. Additionally, the firm also provides personal accident insurance to policyholders in transit, particularly those resulting in permanent total disablement, loss of limbs or sight, as well as death. Similar to others, the insurance company also does not provide medical cover to policyholders with pre-existing medical complications and requires investigation of the underlying condition. Of importance to note is the fact that the policy includes costs related to the treatment of natural teeth, funeral services when the traveller or companion dies, medical evacuation and abandonment at the airport.

Insurance Policy 8

Insurance firm 8 offers what appears to be the lowest medical insurance for medical emergencies and other related expenses. Notably, the firm provides cover for emergencies and other expenses of up to €3,000,000. However, while the figure mentioned may not be competitive in the Irish insurance market, the firm does provide the highest insurance benefits on the dental cover. The emergency cover and other expenses involve costs incurred due to unexpected bodily injury, disease or death during a trip. Costs incurred due to the cancellation of a trip are also covered under the indemnity. The company has listed illnesses, which are included in the policy. Travellers who may be suffering from any other illness apart from those listed should submit themselves for a medical screening. This plan involves persons suffering from unlisted pre-existing disorders such as cancer and heart diseases, where additional premiums may be required. The indemnity further takes into account medical evacuation expenses.

Insurance Policy 9

Indemnity plan of policy 9 covers for any unexpected or sudden bodily injury or illness during a journey. The policy includes all reasonable clinical costs for the urgent need of a practitioner, surgery expenses, and fees paid to repair natural teeth. Further, claims can be made for hospitalization costs incurred abroad and exceeding €500. In the event of a strike, the breakdown of a traveller's vessel or an illness that causes a termination of a journey, all the costs incurred are claimable. The policy also takes into account medical evacuation and funeral services in the event of the death of a tourist, a friend, trip companion or a business partner.

Insurance Policy 10

This policy holds that pregnancy is not a medical condition, hence not covered by the indemnity. The plan ensures emergency medical expenses up to €10,000,000 if the costs were incurred inside Ireland. Claims for dental care which involve only the natural teeth are limited to €500. Any costs incurred for treating artificial teeth such as those made of special metals are excluded. Travellers are allowed to claim for any extra accommodation expenses due to the injury or sickness during the insurance period. In the event of death, the indemnity includes costs for the conveyance of the body or ashes to Ireland or domestic funeral costs overseas limited to €2,175. The indemnity excludes any medical cost incurred for injury or illness treatment, which, according to the attending practitioner, can be delayed until the traveller gets back to Ireland.

Insurance Policy 11

Insurance firm policy 11 provides for one of the most competitive medical emergency plans of up to €20,000,000 which is considered the highest in the market. The plan's indemnity encompasses cancellations attributable to sickness, bodily injury, or death of the policyholder, a relative, or a business associate. The medical plan also covers pregnancy complications if the policyholder is 32-weeks pregnant or more at the beginning of the journey. However, if the doctor declares that the traveller is not fit for the journey due to possible pregnancy and childbirth complications, the policy excludes all the expenses incurred if the risk occurs. Emergency dental treatment is covered for the immediate relief of pain to natural teeth only up to a limit of €250. In the event of death outside Ireland and the UK, the funeral expenses abroad are covered up to a maximum of €4,000 plus the reasonable cost of conveying the body remains. The policy does not cover the cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated admittance into the hospital. In the case of disease or any physical defect, infirmity or illness that existed prior to the trip and is outside the covered list of the company policy, the client needs to contact the company's medical screening office.

Insurance Policy 12

This insurance policy provides cover for emergency medical and other related expenses up to €5,000,000, an amount that is considered average according to current market rates. The policy also covers claims up to €300 for dental costs and a further €5,000 for death benefits for policyholders while travelling. However, the medical cover does not include cover any pre-existing medical conditions which affect the traveller, trip companions or any other person who benefits from the journey. Nonetheless, people with any pre-existing conditions can still purchase the policy, but any claims made as a result of these conditions are not issued. Any medical disorders that occur due to the injury or clinical advice from a practitioner between the dates the policy was issued and the journey day are not considered as a pre-existing health state. Pregnancy and childbirth are also viewed as pre-existing medical conditions, which are not covered by the indemnity. Nonetheless, this insurance policy also covers the costs incurred as a result of an injury or illness of the traveller, relative, trip companion or a close business partner.

Insurance Policy 13

This insurance firm's policy provides for medical cover for various medical emergencies, including pre-existing medical conditions, primarily if the policyholder discloses them and allows the insurance firm to perform an assessment of their condition. The firm's policy plan encompasses up to €10,000,000 of medical cover for illnesses or injuries that may accrue while on a journey. These rates are equally competitive in the market as compared to the rates of the various insurance companies listed earlier. The plan encompasses costs incurred due to emergency injury or illness including pregnancy and childbirth complications. However, the firm has provided limits for the expenses, thus the client pays any extra expenses, which surpass the maximum value declared. The plan includes the client, relatives,

close companion, a business partner or any other person who depends on the trip. In case of death, the indemnity includes the costs to transport the body or ashes within Ireland or funeral services costs for foreigners. This insurance policy offers personal accident cover and a medical cover of up to €17,000 but does not provide for any medical cover for other individuals.

Insurance Policy 14

The insurance company provides for up to €10,000,000 of emergency medical cover, including all unexpected medical care cases attributable to unexpected injuries or illnesses during a trip or journey. This rate as well as the €1000 offered by the company as a death benefit is competitive in the Irish market. However, while the company policy provides for the medical coverage of medical and pre-existing medical conditions, the latter cover requires clinical assessment by the relevant department of the company after reporting the issue to the firm's customer service department. This assessment determines the existence of any medical condition or situation on the life of a traveller before the travel related to disease or injury. The policy provides for medical coverage for the traveller, including funeral services, medical evacuation expenses, as well as pregnancy-related complications among other viable covers.

Insurance Policy 15

Similarly, this insurance firm's policy does not cater to individuals with pre-existing disorders and therefore subjects such persons to further medical tests. Nonetheless, it is worth noting that the plan provides medical emergency rates of up to €10,000,000. This amount not only covers emergency medical expenses but also other related expenses, including emergency assistance services per insured individual. It also provides up to €85 excess per insured persons as well as €125 excess per insured person over the age of 65 years. The policy does cover travellers who incur costs as a result of their bodily injury or illness, a trip companion, close relative or a business partner who benefits from the journey. However, unlike other specific insurance covers, this insurance policy encompasses companions in its cover, an issue that brings reprieve to the policyholder, particularly when in a serious medical condition. The insurance plan provides an elaborate cover including refunding costs incurred by pregnant women during any journey, specifically when they got pregnant after the issuance of the insurance policy. It is notable that the insurance plan allows a policyholder to claim also for costs of replacing or repairing natural teeth in the course of the journey. On a similar note, the insurance policy covers funeral services costs and expenses incurred during the conveyance of the body to the designated place of burial.

Insurance Policy 16

This travel insurance plan offers up to €10,000,000 in medical and transportation cover for the travellers. The plan provides for death benefits as well as the cancellation of trips. The plan does not entail medical cover for pregnancy-related complication and, equally, just like the other previously discussed insurance plans, this policy does not provide cover for pre-existing medical conditions, including any health condition for which the traveller had received medical advice or whose symptoms revealed before the date of the policy engagement. The firm's policy takes into account the medical cover for all emergency conditions arising from unexpected illness or injury during a journey. Notably, this insurance policy encompasses costs associated with mental illness arising from the trip. Finally, while the policy provides for medical assistance to policyholders on transit with dental complications, it does not provide cover to any associated dental treatment attributable to an unnatural cause.

DISCUSSION

Travel insurance represents the most important safety measure for travellers in case of accident or misfortune during a travel event and usually underwrites medical, dental and basic travel expenses incurred by travellers abroad [11,12]. In a study of travel insurance claims made by returning tourists, 2 out of 3 claims were for medical and dental conditions and most claimants were older than 60 years. Only two-thirds of travel insurance claims were fully approved. Poor documentation and pre-existing conditions were the main reasons listed for refusal [13]. The term pre-existing condition is usually open to interpretation, particularly with regard to pre-existing versus pre-disposing [14]. In this study, we found that only 6 medical travel plans in the Irish market can offer cover for pre-existing conditions provided that clients submit themselves for medical screening tests and pay higher premiums. This may represent a very low number of offered plans in the market compared to the increasing number of pre-existing conditions amongst the population [15,16].

Older travellers are usually more prone to sickness with a higher relative proportion of life-threatening diseases as well as a higher proportion of death, compared to younger patients [17]. This means that insurance cover is essential, however, the majority of insurance presented policies here do not cover this vulnerable group of people. We found that only four companies can cover these groups of travellers, however, they have to pay a significantly higher premium compared to younger age groups. There is no valid reason why this group of individuals are not fully covered by the Irish insurance market, especially since older individuals represent a substantial proportion of international travellers, with an estimated 15%-30% of travellers being aged 60 years or older [18,19].

Travellers are prone to many unexpected medical issues, but those suffering from acute mental illness are doubly stigmatised [20,21]. A recent study reported that mental disturbances occurring during travel are often an exclusion term for many travel insurers [22]; they analysed 11 travel insurance policies in Hungary and found that only 6 covered the costs of treatment abroad and repatriation of the mentally ill patient. In this analysis, we could find only two policies that specifically refused coverage of acute mental problems during travelling abroad. We could not identify descriptions used for excluding mental health issues include 'pathologic mental status', 'depression, anxiety, mental stress, psychotic status and any kind of depressive mental disease', 'treatment of any kind of mental disorder, irrespective of classification or denomination of illness, and psychiatric or psychotic status, any type of depressive or mental disease' and 'any type of mental alterations'. However, it is still unclear whether or not the other identified insurance policies cover such kinds of illnesses. Therefore, we believe that the aforementioned clauses should be included in the coverage or exclusion criteria of insurance policies, as these clauses are still unfamiliar to both the Irish client and travel agent.

There is often a wide gap between the policy document and reality. Ideally, policies should emphasise that retrieval delays for medical claims are unavoidable, it initially depends on local hospitals, and that ultimately they travel at their own risk while abroad. Travel insurance companies may give the impression that they do not value the opinions of the local health care professionals in the field, yet they depend on these professionals to care for their clients, often for a negligible cost. Guidelines do exist for the travel medical insurance and evacuation industry. The Australian and New Zealand College of Anaesthetists and the Australasian College of Emergency Medicine have a policy document for the minimum standards of transport of the critically ill [23].

All overseas travellers should be strongly advised to obtain comprehensive travel insurance cover and to read their policies carefully. The Irish Department of Foreign Affairs and Trade states that comprehensive travel insurance is strongly recommended for all overseas travel [24]. Travellers should check with their insurer to make sure that their policy meets their needs. In particular, clients should be aware that some insurance companies will not pay any claim which arises when travellers have disregarded the government's official travel advice. The role of physicians remains essential, including guiding travellers in filling the insurance company forms due to the complexity and ambiguity of the application process. General practitioners with previous experience in travel medicine and in developing countries are significantly more likely to advise travellers on personal safety abroad. Other physicians should have knowledge of the existing discrepancies in the travel medical insurance policies as well as their possible effect on the policyholders.

CONCLUSION

Travel insurance has become a necessity due to the high medical costs for travellers who need emergency medical attention when travelling overseas or even domestically. The purpose of this study was to explore the types of medical coverage plans provided to travellers and the services offered to them by travel insurance companies currently operating in Ireland. All the insurance firms within the Irish market insure unexpected illnesses or disorders, dental care, funeral services costs in the event of death, and medical evacuations. However, few policies consider covering unlisted medical conditions such as cancer, mental and heart disorders unless the traveller pays extra premiums.

DECLARATIONS

Conflict of Interest

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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