

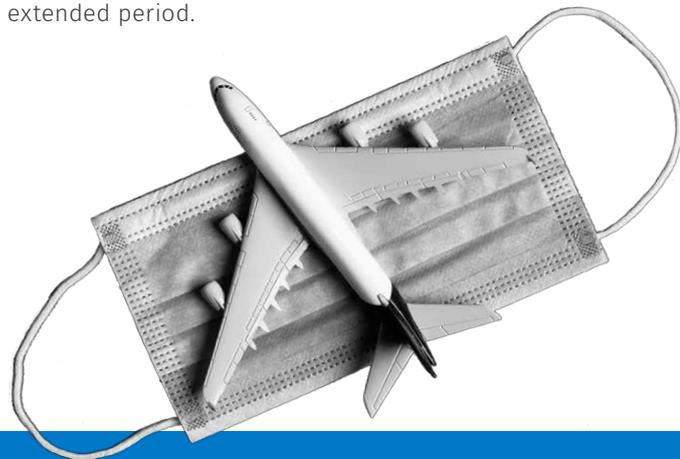


## EXPATRIATE MEDICAL INSURANCE EXPLAINED

### Expatriate Medical Insurance

With the world now open to travellers, we are receiving an increase in queries and submissions for expatriate medical insurance.

Expatriate medical expenses insurance covers persons travelling offshore for work or study for an extended period.



### What does an Expatriate Medical Expenses Policy cover?

The policy primarily covers overseas medical expenses outside of the insured person's country of residence. The policy also extends to cover ancillary expenses such as optical, dental, physiotherapy and other similar expenses.

Emergency medical evacuation is also included for persons based outside Australia. This cover applies if an insured person suffers a critical injury or critical sickness and cannot:

- access appropriate medical care when based in a developing country;
- return to Australia; or
- return to their country of domicile if this is not Australia.

## Medical Expenses in the USA

In Australia, residents are covered under the universal healthcare system which differs from healthcare in the USA. A high proportion of hospitals and clinics are owned by private companies, and therefore the USA has the highest healthcare costs in the world.\*

For DUAL covered expatriates in the USA, they are not enrolled in a preferred network, and free to use any provider. For smaller expenses, the insured should pay and claim under the policy.

For expenses incurred or estimated over USD\$5,000, the insured should contact DUAL Assist who are able to issue payment guarantees to the healthcare provider. When this happens, they will also engage their cost containment provider in the **USA to review and negotiate costs. Yes – it's normal to negotiate with hospitals in the USA on the bill!**

\*OECD statistics comparing per-capita healthcare spending, 2023



# Why is Expatriate Medical Expenses insurance so expensive?

We are insuring employees and their family (if applicable) for health cover and evacuation cover, three hundred and sixty five (365) days per year. We try to minimise the cost of this with co-payments and excesses, but in some countries such as the USA and Singapore, the health costs can be excessive and well over USD \$10,000 per hospitalisation.\*

However, a single Australian may be paying a 1.5% Medicare Levy on their income and \$2,000 per year on private health insurance in Australia.

Healthcare costs are also on the rise. Inflation has seen healthcare costs rise on average 7-10% each year over the past several years across the globe.\* Evacuation costs have more than doubled since the COVID-19 pandemic with rising costs related to aircraft charter, fuel and doctors' and medical personnel costs, coupled with a lack of available aircraft that were grounded or moved to government contracts during the pandemic.

*\*Australasian Assistance cases in the past 3 years.*



## DUAL Assist

DUAL Australia partner with Australasian Assistance and PACE First to provide 24/7 integrated Emergency Medical, Travel and Security assistance to organisations and travellers around the world. Our trusted and dedicated team works day and night, 24-hours a day, 365 days a year to help and protect travellers and expatriates whilst they are away from home.

Australasian Assistance and PACE First are Australian companies whose founders and employees have decades of experience in the industry. Their doctors are currently practicing in the Australian hospital environment with specialties in Emergency Medicine and Intensive Care, and have interests in telemedicine, remote area care and aeromedical retrieval.



**Janine Benson**  
**CEO & Founder**  
**Australasian Assistance Pty Ltd**

*"Always knowing you're making a difference to someone's life"*

## Download DUAL Assist to your phone

