

COUNTRIES CREATE HEALTH INSURANCE SERVICES FOR COVID-19 CASES



Until the beginning of 2020, health insurance services had, in most cases, a clause exempting them from providing coverage if a pandemic were to be declared in the place visited by the tourist. If such happened, the health system of the tourist destination would bear the cost of treating the patients. In recent months, this has changed, and health insurance companies are already beginning to advertise products or addenda to the policies that cover treatment for COVID-19.

Some countries, even to protect the local health systems, now require coronavirus health insurance on arrival, such as Aruba, Costa Rica, Dubai, Thailand, and Uruguay. According to the insurance company Assist Card, **more than 40 nations already require foreigners to provide proof of health insurance throughout their stay.**

Other travel destinations have not yet decreed measures involving the requirement for insurance, such as the United States, Argentina, Peru, Chile, and Mexico. This does not mean that it is advisable to visit them without any coverage. It is not mandatory, but insurance is highly recommended in these countries, given the high medical costs.

New Type of Health Insurance

To regain the confidence of tourists, several countries have launched their own health insurance. In some cases, at no cost. The Dominican Republic already allows flights from a number of destinations. As part of a tourism recovery plan, foreigners visiting Punta Cana and any other point in the country until the end of December 2020 will have a free protection and assistance plan in the face of possible contamination with COVID-19.

The initiative came into effect on September 15 and will be granted to all tourists staying at the country's hotels upon check-in. The protection, funded by the Dominican government, includes emergencies, telemedicine services, medical examinations, extended stays, and the costs associated with flight changes given a positive diagnosis for coronavirus.

In addition to health insurance, the recovery plan also contemplates new admission protocols in the country. Open to foreigners since July, the Caribbean nation even demanded the submission of a negative RT-PCR test. But the measure was revoked on September 15. Random rapid tests are now used on anyone with any symptoms of the disease.

Mandatory Travel Insurance - and Charged

Also in the Caribbean, Aruba has toughened its health insurance policy: now, in addition to the conventional policy, travelers need to purchase Aruba Visitor's Insurance, a kind of medical protection plan provided by the island's government.

One of the main justifications for its creation is that, if there is an outbreak, treatment will be more agile with a centralized insurance system, without depending on the authorization of foreign insurers, nor the analysis of each policy. The scope of Aruba Visitor's Insurance includes expenses for medical appointments, hospitalization, medical examinations, COVID-19 tests, transportation,

and accommodation in isolation - some insurers only pay for hospital accommodation.

But unlike the Dominican government's protection, Aruba's insurance is paid and the fees depend on the age and length of stay.

Anyone staying in the country for 7 days will have to pay US\$ 70 for the supplementary insurance. The table on the left is for travelers between the ages of 15 and 75. The one on the right is for people over 76 years of age. Children up to 14 years old pay only a flat fee of US\$ 10.

Insurance must be purchased between 72 and 4 hours before arrival on the island on a digital platform -used also to issue the "embarkation and disembarkation" (ED card), another entry requirement. In a fully online process, travelers need to provide some data, including basic travel information. They also have medical questions and sign a declaration of commitment to the country's health protocols.

The negative RT-PCR test for the new coronavirus is another essential element. It's possible to attach the test result (done between 72 and 12 hours before arrival) to the ED card platform. But the tests can also be done on arrival, which does not seem to be a good option: besides a cost of US\$ 75, it is necessary to stay at the hotel until the result is released.

So far, Aruba is only open to tourists from the Caribbean (except the Dominican Republic and Haiti), Canada, Europe, and the United States. With the successful precautionary measures, the government foresees that the process of reopening the island will be extended to other markets in Latin America and the world.

Portugal Launches Travel Insurance

At the moment, Portugal only receives European citizens. The Portuguese government has now also launched special travel insurance, adapted to the pandemic.

The main difference with Aruba is that the Portugal Travel Insurance includes refunds related to travel disruption, i.e. it is a more wide-ranging product. **Its coverage includes medical and hospital expenses, extended hotel stay, repatriation, assistance with luggage, a round-trip ticket, and a stay for a family member in case of illness or accident.** Reimbursement for cancellation or interruption of travel is also covered by the plan. The visitor will not be obliged to purchase the product.

The insurance is valid in mainland Portugal and the islands of Madeira and Azores. The cost varies according to the length of stay. For trips of up to 10 days, for example, the total value is EUR 37.20 per person.

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