

## Health and Medical Insurance Issues

Your participation in the OSEA Field School is dependent upon proof of adequate health, medical and emergency insurance that is during the period of participation and in México.

You have many options by which to satisfy this requirement and your health-emergency needs. First, you must review your existing medical insurance to see if you are covered during the period and while out of your home country. If it does cover you, you must, in addition, verify if it includes medical evacuation and repatriation. At a minimum this coverage should be \$5000 and full cost, respectively. If your existing insurance does not cover this, your provider may be able to give you a rider that would include these possibilities. If not, there are a few good options. First, however, it is important to review your on-site needs for medical services.

During your participation in the OSEA Field School it is likely that you will at some point require going to a doctor. Minimally, most participants at some point have some difficulties adjusting to the combination of intense sun and heat and diet. This can cause minor stomach that comes and never returns or that is prolonged. It might include more serious episodes of different types. Most of the time these issues can be avoided with careful and disciplined intake of water (always always always drink water!) and consumption of vitamin C, potassium, magnesium, iron via fruits (bananas, oranges, grapefruit, papaya), chile and juices (lemonade, orange, jamaica, horchata).

Nevertheless, the acute intensity of some physical ailments (i.e., vomiting or diarrhea) may require going to a doctor. Of course other issues, involving bites, allergies, etc. would abosulely require medical attention. One has the choice of very good free clinics or a pay per visit doctor. A very rough guide to costs is less than \$10 for the visit plus maybe up to \$20-40 for the meds. If you set aside \$100 for on-site medical attention, you will most likely be rewarded with having most of that left over at the end of the program to splurge on some other expense – gifts, expensive dinner, travel to the beach, etc. If one were to develop a more serious or sustained illness that does not require hospital, only outpatient work, nor evacuation, one might spend \$200-300. Such an occurance is rare. Consider also that the summer 2008 I had a snake bite that went undected and untreated for a week that escalated to a dangerous infection, all of which was resolved with an \$80 emergency surgery at a nearby clinic in Valladolid. It was all outpatient and the meds totaled about \$50.

In terms of health insurance, this estimation of likely medical costs translates into a minimum deduction of \$100-200 for out of pocket expenses. Alternatively you can make it

higher as your budget requires. The real issue in terms of coverage is therefore medical emergency evacuation.

On this point it is important to remember a few facts. First, there is free ambulance service from Pisté and Chichén to Mérida where the best hospitals and international airport are available. A huge new, high tech hospital was just completed a few years ago. Valladolid is a city with less high technology medical services but certainly your typical urban medicine. Second, Mérida is very close to the USA and travel can be arranged quickly with short travel time. Further, the air travel can be very cheap, especially in comparison to say travel from South America, Asia, Africa, or the Pacific. If you were to try to book a one-way ticket from Mérida to Detroit for tomorrow, expedia would sell it to you for \$800. This is less than a round trip ticket to Europe and any virtually anywhere else in the world. Thus, a minimum of \$5000 is frugal and would likely cover most of your costs in cases where minimal medical assistance and equipment is required for travel. However, to avoid financial problems in such a rare likelihood, you may consider getting evacuation coverage of \$10,000 or more. Fortunately, there are some study abroad insurance programs that can provide up to \$50,000 for evacuation if you feel this would be necessary.

## **Hospitalization coverage required**

In all cases of insurance benefits, you must make sure that hospitalization is covered. The costs for this in México generally and in Mérida specifically are much lower than what is charged in the USA.

## **Out of Pocket Expenses**

Regardless of insurance you select, you must ensure that your provider allows for you to be reimbursed for your costs. It will not be possible to have the insurance pay for you. You must pay for any services out of pocket and then seek reimbursement.

## **One option**

The insurance that is built into the \$25 membership with International Student Exchange carries your basic insurance needs of low minimum, up to \$2000 costs, and evacuation. You can review the benefits at <http://www.isecard.com/gsa/plans/pdf/english.pdf> The home page is <http://www.isecard.com/index.html>

## **Second option**

There are a few insurance providers for students on study abroad outside the USA. At this site you can research five different insurance providers and their benefits; you can also get an easy online quote from a few of them: <http://www.internationalstudentinsurance.com/> Of these, two specialize in study abroad insurance, Atlas and Student Secure, but review the others as well. See <http://www.internationalstudentinsurance.com/studyabroad/>