

These Countries Now Require International Health Insurance for Entry

This coverage is completely separate from your standard health insurance.

By Shannon McMahon | August 7, 2020



Source: Getty

Visiting a different country has always come with entry requirements—a visa, a return ticket, or a passport with six months of validity remaining. But since the [COVID-19 pandemic](#), countries have enacted more stringent requirements: proof you purchased international healthcare coverage.

More tourist-frequented nations than ever are requiring proof of health insurance for entry, with the island nation of Aruba even requiring visitors buy a compulsory government policy, whether or not you already have your own separate coverage. This new requirement is largely because [international healthcare coverage](#) is wholly separate from your standard health insurance (and trip-cancellation insurance), and coverage abroad is rarely included in U.S.-based health policies. Officials are seeking to protect their healthcare systems from potential costs that mount and go unpaid when visitors who become COVID-19 patients don't have coverage.

“What frequently happens is that domestic health insurance is simply not accepted by healthcare providers outside the U.S.,” a spokesperson for travel insurance provider Allianz said via email.

During the current global pandemic, any existing international healthcare coverage in your own existing policy can even be voided by traveling to an outbreak-affected area, due to the risk involved (only reading the fine print will tell what's covered and what voids a policy).

“The reason for [requiring healthcare coverage] is to prevent local healthcare providers and governments from having to foot the bill for uninsured tourists,” the Allianz spokesperson said. “The coverage also does protect travelers from potentially catastrophic medical bills or emergency medical transportation costs.”

While many nations are requiring a negative COVID-19 test for entry, an insurance policy that would cover potential medical costs during the trip is a separate requirement. The cost of the initial COVID-19 test required for entry is typically separate from the local health insurance coverage, which typically begins the moment you touch down for the trip.

Are you considering traveling abroad as more nations reopen to tourists, or do you still need to travel internationally? The below destinations are enforcing mandatory travel healthcare coverage, typically separate from your existing health insurance, as a new post-COVID requirement. Online services where you can compare travel healthcare coverage policies and costs can depend on where you live, but include [Allianz Travel](#), [GeoBlue](#), and [IMG Global](#). Check with the destination you're visiting first, in case they require their own specific policy.

Aruba

The [island nation](#) of Aruba enacted one of the strictest COVID-19 insurance requirements prior to its reopening on July 1. Visitors must purchase a new pre-determined healthcare policy offered by the Aruban government, which covers \$75,000 in hospital expenses, “initial tests of suspected cases, [and] up to four medically necessary COVID-19 tests as a part of outpatient retesting.” The policy cost varies depending on length of stay and the traveler's age, and [can be calculated here](#). The compulsory insurance does not include the cost of the negative COVID-19 test required within 72 hours of flying to Aruba.

“As we look to smartly resume travel amid the global health pandemic, Aruba Visitors Insurance is necessary to the overall health and safety of all visitors and locals alike,” says Aruba Tourism Authority CEO Ronella Tjin Asjoe-Croes. She adds that the policy will remain in place indefinitely and may be revisited “when the time is right.”



Bahia Drake (Drakes Bay), Osa Peninsula, Costa Rica

Matteo Colombo/Getty

Costa Rica

According to the [Costa Rica](#) Tourism Board, as of August 1 Canadian, U.K., and E.U. residents will be allowed to visit with proof of a negative COVID-19 test result taken within 48 hours before travel and proof of international health insurance “covering lodging in the event of being quarantined and medical expenses due to acute illness.”

St. Maarten

Newly reopened to U.S. tourists on August 1, [St. Maarten requires](#) all visitors to have proof of health insurance coverage. The island also strongly recommends “additional travel insurance covering COVID-19 related expenses.”

Tahiti

Visitors to Tahiti and broader French Polynesia are now required to fill out a [digital entry form](#) that attests they have acquired international health insurance, and that they agree to be held liable for all local healthcare costs deemed necessary.

Turks and Caicos

Visitors to the [Turks and Caicos](#), which reopened to travelers on July 22, must complete a three-step Turks and Caicos Islands Assured Certification. [The online travel authorization](#) requires visitors to provide a negative COVID-19 test within the five days prior to arrival, to complete a health screening questionnaire, and to provide proof of health insurance “which covers COVID-19 medical costs and full hospitalization, doctors’ visits, prescriptions and air ambulance.”

United Arab Emirates

The UAE recently reopened to tourists who can provide a recent negative COVID-19 test and proof of healthcare coverage. Most international flights arrive through [Dubai](#), which has specific health requirements in place via a new app, [COVID19-DXB](#), that visitors are [required to download](#) for guidance.