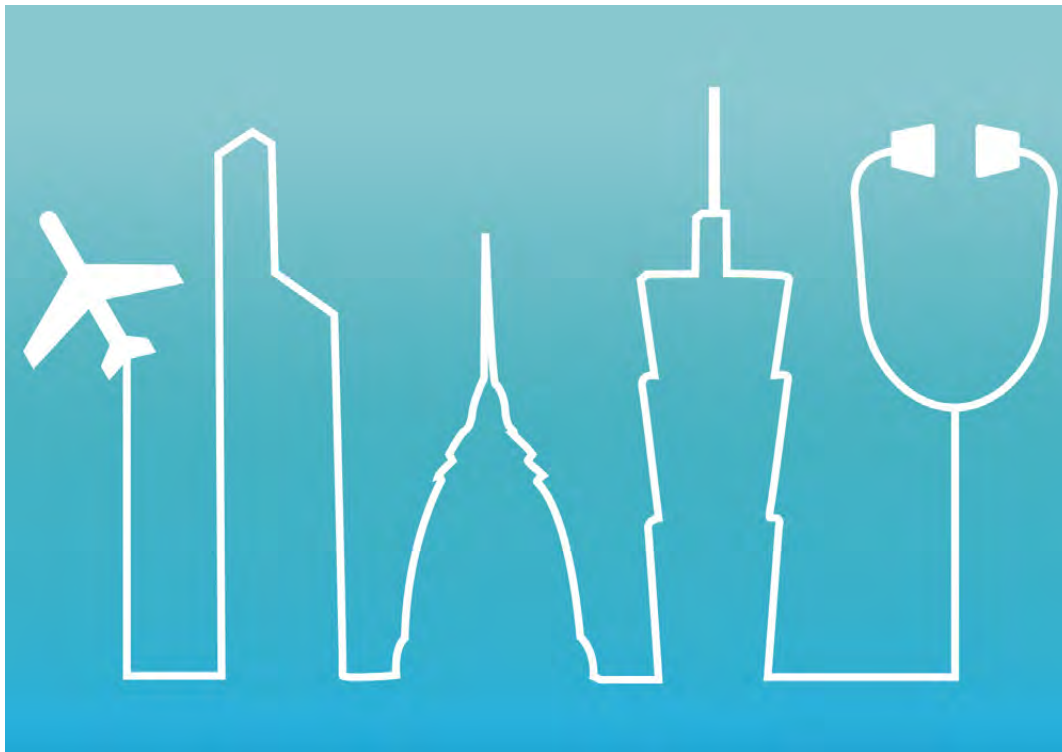


# The Fix



## Q: DO I NEED TO BUY HEALTH INSURANCE WHEN TRAVELING?

**A:** Almost every traveler has a horror story about a friend of a friend who failed to purchase medical insurance while abroad and took home a gigantic hospital bill as a souvenir. When deciding whether or not to insure your next trip, here are a few things to keep in mind.

**Check out the local scene.** One of the most important factors in your decision should be the healthcare system of the countries you plan to visit. In our region, New Zealand's hospitals win "most hospitable," with emergency rooms providing free outpatient assistance to foreign nationals. But Asia overall, with its medical tourism

industry estimated to be worth more than US\$8.5 billion annually, boasts some of the best hospitals in the world. If you're planning a trip to Singapore, Bangkok or Seoul, the local facilities should be able to handle any emergencies, saving you an exorbitant airlift. Even countries not traditionally reputed for having the best healthcare are

offering better hospitals: Vinmec International Hospital, opened in 2012 in Hanoi, has raised the bar in Vietnam; and the Bali International Medical Centre (BIMC) Nusa Dua is one of Indonesia's several new Western-standard hospitals.

If you suffer relatively minor injuries in these places, then, you can rely on just getting to the emergency room and paying out of pocket. For example, four stitches administered by a surgeon plus a regimen of antibiotics will cost just US\$213 at Bumrungrad International Hospital in Bangkok. Note, though, that this is a sliding savings scale—repairing a rotator cuff at Bumrungrad, while cheaper than in the West, will set you back a cool US\$11,909—so it may well be worth buying at least a basic plan just in case.

### WHAT'S YOUR PROBLEM?

I THINK MY CAB DRIVER IS RIPPING ME OFF!

#### Do...



**Know the estimated cost of your trip**—and confirm it with the driver before you get in.



**Call your hotel or restaurant** and ask someone to speak to your driver in his or her native language if it seems like you're being taken for a ride.

#### Don't...



**Forget to note the medallion or license number** and report the driver to the authorities if you suspect fraud.



**Pay with large bills,** which invites the "I don't have change" scam. Better to use small bills and coins in local currency.

By Diana Hubbell

### Prepare for lift off.

If, however, you intend to venture into Laos or Burma, the closest hospital up to international standards might be a country away and require a costly medical evacuation. “While some health insurance providers cover international travel, many do not cover transportation costs in a medical emergency abroad,” says Megan Singh of SquareMouth, an online company that compares travel insurance products. “This cost alone can be upwards of US\$50,000, and will be the traveler’s responsibility if they do not have coverage.”

### Comparison shop.

Buying insurance can be a headache, which is half the reason many people don’t do it. Websites such as **InsureMyTrip** ([insuremytrip.com](http://insuremytrip.com)) and **SquareMouth** ([squaremouth.com](http://squaremouth.com)) make it easy to figure out which insurance plans are available to citizens of your particular country, and to compare prices.

### Know what you need.

Want to go kite-surfing off of Koh Phangan? Motorcycling across Borneo? Scuba diving in Palawan? Your usual cookie-cutter travel insurance doesn’t cover that, so act accordingly. **World Nomads** ([worldnomads.com](http://worldnomads.com)), for instance, offers advanced plans that cover all sorts of extreme sports, including heli-skiing, shark-cage diving, tandem skydiving, cave diving and white-water rafting. As a bonus, the price difference for these extras isn’t as great as you might think; plans start as low as US\$10 a day, including up to US\$500,000 in medical evacuation services. An extra dollar a day gives you high-risk activity protection.

Even the best of insurance plans won’t reimburse a lack of common sense. For any injuries incurred while under the influence of drugs or alcohol, or involving illegal sexual activities, you’re on your own. So remember to exercise the same judgment you would at home.

## THE FINAL SAY

### Q: HOW CLEAN IS MY AIRPLANE SEAT?

**A:** It’s up to domestic airlines to develop their own cleaning protocols. All the carriers we spoke with require either flight attendants or certified maintenance crews to do some form of cleaning between flights—even if it’s just a cursory removal of garbage and refreshing of the lavatories. The more thorough scrub, when crews wipe down seats and tray tables with disinfectants, happens when a plane overnights at an airport. Carriers schedule “deep cleans” every month or so to launder seat covers and shampoo the carpets. Still feel squeamish about your seat? That’s what disinfectant wipes are for.

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