



INSIDE
EXPAT
HEALTH

THE EXPAT'S GUIDE

HEALTH



Moving to a new country?

While you might be excited about experiencing a new culture and making new friends, you'll also need to consider the more practical aspects of settling into a home away from home.

In this guide, we'll highlight some of the important things about health care you should take note of as a new expat or expat-to-be.



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EVERY COUNTRY'S HEALTHCARE SYSTEM IS DIFFERENT



While some countries have adopted a universal coverage model, others might not have any national healthcare infrastructure at all. Knowing beforehand what system is being used in the country you're heading to can go a long way into ensuring you have adequate coverage and finances for any out-of-pocket emergency medical expenses.

Here are some things to take note of:

Know before you go.

If the healthcare system requires you to pay first and get reimbursed later, expat health insurance can help make things easier. Don't forget to check if you need highly specialised insurance as well.



Find out what's required.

In some countries, you're legally required to sign up for local health insurance as soon as you're eligible.

Watch out for gaps in your coverage period.

If you have a pre-existing condition, make sure the healthcare system is able to give you the care you need and that you can access it without delay. This might mean getting a temporary or permanent residence status in advance or arranging for private or expat insurance coverage.

Don't be afraid to ask.

Your employer can assist you with the social security registration process or give helpful advice. They might even have their own health insurance plan that you can consider if it meets your needs e.g. does it cover family members or a specific medical condition you have?

Consider cross border coverage.

If you think you'll be moving around a lot, an expat health insurance plan might be better suited for you. These plans typically cover expats regardless of which country they're in and often offer support in multiple languages.





DO YOUR RESEARCH BEFORE YOU LEAVE.

You'll have more than enough things to do during the first few weeks of settling in a new country, so don't let scrambling for important health care information be one of them. Use this handy checklist to make sure you have everything you need before the big move.

-  **Enough medication for any existing medical condition to last until you find a local doctor.**
-  **Discuss your medical care plan with your current doctor before leaving.**
-  **Get up-to-date information on your medical conditions and history.**
-  **Understand how the healthcare system works in your new country.**
-  **Know the medical providers (doctors, hospitals, etc.) closest to where you will be staying. You can check with your insurance company for a list of their accredited hospitals.**
-  **Have a general understanding of how much medical care will cost.**
-  **Gather all necessary health care contact information before you leave e.g. insurance policy information, insurance providers' emergency contact, your home country's embassy contact, etc.**





CHOOSING A GP

When choosing a suitable general practitioner or family doctor, make sure:

- **You're comfortable communicating with them in your preferred language.**
- **You feel you can trust them to make recommendations and decisions for you and your family.**
- **They're located in or near your host community with operating hours that will make it easy for you and your family to make appointments.**
- **They have visiting rights at your preferred local hospitals.**
- **They offer home visits, have evening or weekend opening hours, or a medical advice hotline, if you require these things.**



KNOW WHAT TO DO IN AN EMERGENCY

Time is crucial in any health care emergency. Searching for important medical information or contact details can sometimes take up precious minutes. Here's a form you can fill out, print, and keep it in your wallet as an easy-to-reach reference card for you or medical staff.

IN CASE OF EMERGENCY:

Name: _____ Citizenship: _____

Blood type: _____ Local address: _____

Emergency contact: _____ Relationship: _____

My local family doctor is: _____

Contact number: _____ My preferred hospital is: _____

My insurance company is: _____

Policy number: _____ Emergency hotline: _____

I have national insurance: **Yes / No** Details: _____

I have pre-existing medical conditions: **Yes / No** Details: _____

I am currently on medication: **Yes / No** Details: _____

Write down these emergency phrases in the local language:

Please help me _____

I need a doctor _____

I need an ambulance _____

Take me to the nearest hospital _____

Do you speak English? _____

IMPORTANT NOTE:

If you have to visit a hospital or clinic, you should first check out those that your insurance company deals with directly. This will facilitate admission and policy payments.

Alternatively, you can visit a hospital or clinic that's not on your insurance company's list and either pay first and get a reimbursement later or ask your insurance company to call the hospital and guarantee payment.

DON'T FORGET ABOUT DENTAL CARE

Dental treatment abroad can be expensive and might not be covered by national insurance. For added peace of mind, you can consider an international health insurance policy with dental coverage. Here are some things to look out for when choosing what coverage is right for you.

What's the average cost of dental treatments?

Are these subsidies available to you as an expat?

Do you have pre-existing dental conditions?

Are subsidised state dental practices available?

If so, are your family members also eligible for these subsidies?



CHOOSING A DENTIST



Just like a GP, your dentist should be someone you trust and can communicate easily with.

- **Ask your insurer for a list of recommended dentists or see if your fellow expats and co-workers can recommend someone.**
- **Make sure the dentist is officially registered or accredited to practice in the country.**
- **Find out what emergency and regular services they offer and if they meet your needs.**
- **Do they have good reviews?**

Remember, you can always visit a dentist for a routine check-up to get a feel of their practice, see if they ask the right questions, and get a better idea of their treatment costs.



LOOKING FOR MORE INFORMATION?



Visit the [Inside Expat Health](#) hub for country-specific guides, videos, and additional resources to help you make moving to a new country a smooth process.



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