



Ministry-Life Balance

Travel vs Private Health Insurance



Why don't we recommend travel or travel medical insurance for long-term/career missionaries?

So you've decided that this missionary life is for you. You've committed to two years so far, but really you're doing this until God says otherwise. Travel insurance looks like the cheapest option, so why would you choose to pay more for private health insurance?

While using travel insurance and renewing each year may appear cost-effective, it comes with significant drawbacks. Designed for people who are away from home for short periods (usually no more than 11 months), it's there for

things like lost luggage, flight cancellations, and emergency or short-term medical treatment. As travel insurance policies create a new policy each term to limit their risk, it won't cover the needs of any pre-existing health or medical conditions. This means that, if you develop a long-term, on-going or chronic condition in one year, it will only be covered in that year. Even if you are fit to serve, you won't be covered to go into the field the next year. This is why travel insurance is cheaper.

	Travel Insurance	Health Insurance
Time Away	Designed for trips of 11 months or less	Designed for living overseas, no longer just visiting
Medical conditions that continue across fixed years i.e. Pregnancies, Planned surgeries, Chronic illnesses: Cancer, Diabetes, Heart disease, Psychiatric illnesses etc.	Not Covered beyond the initial term	Can be covered year on year for as long as you choose to be in the field, depending on the policy
Full rehabilitation	Not Covered beyond the initial term	Can be covered year on year for as long as you choose to be in the field, depending on the policy
Emergency and everyday medical costs	Covered	Covered
Health Checks	Not covered	Can be covered depending on the policy
Cost	Cheaper Annually	Costs more because it covers long-term issues
Period of cover	Assessed term by term for suitability. Can exclude you from cover at the end of a term	Medical cover for as long as you maintain your health insurance
Lost property, Travel cancellation/delay	Covered	Can be added for only \$30/person/year. Not covered as standard
Where you are covered	Not covered in your home country	Can be covered in your home country as Private Medical for faster treatment and greater choice depending on the policy
Virtual Healthcare	Not usually covered	Free doctor calls, from your home, anywhere in the world

The British Foreign Office, in their information on travel insurance, confirms that travel insurance is not intended for those who are living long-term overseas:

“Travel insurance is not intended for permanent residence abroad. If you live overseas, or you’re planning to move to a different country to live, work or study, you should consider your insurance needs carefully.”

<https://www.gov.uk/guidance/foreign-travel-insurance>

Case Study 1: Mike in Thailand

Mike was living in Thailand, and he had been using travel health insurance for three years. In 2018, he had a heart attack. He was grateful that the initial treatment was covered by his travel policy and, over the next few months, he made a full recovery.

The problem arose when it was time to get a new policy. Mike found that he was now classified as having a pre-existing condition due to his heart attack. His current insurer told him that if he continued with the same policy and had another heart attack, or any issue related to his heart, this would not be covered. Worse, with this condition, even long-term health policies couldn't cover him for his heart now. In the end, Mike and his family decided that this was too large a risk to bear. He had to leave his ministry and return to his home country where he could be covered for his heart.

If Mike had long-term private health insurance, his experience would have been very different. After his heart attack, he would have received cover for his treatment and on-going care to aid him with his recovery. When the time came to renew his policy, Mike could have felt reassured that his heart condition would continue to be covered into the future.

Case Study 2: Name Withheld for Security Purposes

I have served in security-conscious closed countries since 2015 and ever since then I've used a popular travel insurance company as my insurance provider. I chose them because many other missionaries use them, their prices were competitive and they came highly recommended by my colleagues.

In August 2021, I travelled to my home-country due to my father falling critically ill. I felt the need to go for a medical check while I was there and was diagnosed with Follicular Lymphoma, a form of bloodcancer. Since my travel insurance policy didn't cover me in my home country, I was responsible for all the medical costs. Thankfully my condition was stable, and I was able to return to my country of service to continue my calling. I was advised by my oncologist to do another screening after my return and every 6 months there-after. Since it wasn't treatment and to my understanding would've counted as a follow-up doctor's visit with tests, I thought my current insurance would cover it, so I went ahead with the screening. However, I was told by my insurance provider that their underwriters refused to cover these costs and claimed that I had been travelling with the intention of obtaining medical treatment abroad, which was not covered by the policy. I explained that I had merely returned to the same country I had been serving in for the past 3 years and was still under a covered trip, but they still refused to pay for my screening.

In May of 2022, when my policy was up for renewal, my insurance provider told me that, due to my cancer(which is now a pre-existing condition), their underwriters would not continue to provide me with any cover whatsoever once this policy finished. This meant that I was now uninsurable and couldn't return to my country of service for the long term as I am required by my organisation to have health insurance. At the time, that country had been my home for almost 4 years, and the last thing I'd expected was to be stranded in my home-country due to something like this. Most of my belongings were in that country, I'd left my ministry unattended, and I'd been unable to say goodbye to any friends or colleagues since I'd expected to be back by mid April.

I want others to know about this terrible experience so that they will not make the same mistake I made by using a cheaper short-term insurance policy, when I really needed something that would have allowed me to stay for the long-term, even when I got sick.

So if you see yourself as a career missionary, long-term private health insurance offering continuous coverage is much better suited to your needs. The higher cost reflects more comprehensive benefits in relation to health care. It covers many areas, including medical emergency cover, doctors' visits, maternity care, and the treatment of on-going or chronic conditions. It can also cover nonmedical costs such as transportation (to receive treatment) or repatriation.

In Mike's case, he was lucky that he recovered from his condition all in the same policy year. If he'd had to get a new policy halfway through, he could have been left with very significant costs to pay.

In Summary

Whereas travel insurance provides for short-term trips of up to 11 months, private health insurance provides for the long-term. Using a travel policy to save money could mean that you end up having to leave your ministry before you want to.

We help missionaries be their best. The challenges of missions life can limit the impact of a missionary's ministry. We provide missionaries with the resources to stay physically, mentally, and financially healthy, so they can thrive as long as needed in their calling.
