

WORLDWIDE HEALTH INSURANCE ENTRY REQUIREMENTS

It is always advisable to have health insurance when living or working overseas. However, there are now an increasing number of countries that will not let an individual live or work without it. Find out which countries these are and how to choose the right insurance for expats, visitors and the company.

MANDATORY HEALTH INSURANCE IS BECOMING THE “NEW NORMAL”

In the wake of the coronavirus pandemic mandatory health insurance to live and work in a country is becoming more common. Many countries are now requiring visitors to have health insurance before they will issue a visa with the risk of being turned away at the customs border if the correct cover is not in place. Currently many countries are restricting entry to travelers, but if they are open to travelers, many countries require negative coronavirus pandemic tests for entry or are imposing quarantine restrictions.

The situation is changing rapidly so make sure to check the requirements for the country before travel. The right health insurance means expats and visitors will be able to access medical treatment without facing enormous costs. However, remember countries also want to protect their own health systems, particularly in the age of the coronavirus pandemic, to avoid unpaid costs for healthcare given to expats and visitors.

MANDATORY HEALTH INSURANCE COUNTRIES

Aruba

Bahamas

Brazil

Costa Rica

Cuba

Ecuador

Russia

Schengen countries

St. Maarten

Tahiti

Turks and Caicos Islands

United Arab Emirates

The above list represents a large number of mandatory health insurance countries who all require varying levels of health insurance to issue a visa or even enter the country. However, this list is not exhaustive and the requirements vary with each country requirement; so if in doubt feel free to drop me an email at damian.porter@william-russell.com.

In some countries, it is compulsory for citizens to have health insurance, while companies in other countries are obliged to provide health insurance for employees including:

ABU DHABI

DUBAI

OMAN

The best international health insurance will depend on the situation and the level of cover required. Whether or not it is compulsory in the country or not, for peace of mind and wellbeing, many expats and visitors will need health insurance that covers illness or injury when overseas.

Seek an insurer who can provide a truly personalized service for expats and visitors with a range of health insurance policies that allow choice to suit the Global Mobility Function and the “new normal” requirements.

ABOUT THE AUTHOR

With years of experience in the world of expats and relocation, Damian has built up an extensive network of contacts. Through his previous roles he understands the needs and requirements of the expat community and the professionals serving them. With healthcare moving up the agenda, Damian is well-placed to serve this expanding community and is responsible for helping companies and their expat employees secure competitive and tailored international healthcare insurance plans.

Damian lives in South London and is a father to two teenage sons and a long-haired dachshund. Damian is a keen runner or plodder and hiker with nearly two hundred and fifty park runs under his belt!

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