Best Travel Insurance for Visiting the U.S.

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Since health care can be expensive in the U.S., it's important that visitors have insurance coverage, aka visitors insurance or travel medical insurance, in case something happens that requires medical attention mid-trip.

Whether you have coverage for travel in the U.S. depends on your health care plan in your home country. But if you don't, you'll need to buy a policy from a third-party insurance provider. Several companies sell this kind of visitor insurance, and each company and policy is a bit different. Let's look at which is best for you.

Travel insurance basics

First, a few basics about visitor insurance. Two kinds are available: travel medical insurance and trip insurance.

- Travel medical insurance covers medical expenses that you may incur while traveling internationally, like a visit to the doctor, a trip to the hospital and medical evacuation and repatriation.
- Trip insurance usually covers limited medical expenses like emergency care and can compensate you if your trip is delayed, you need to leave the trip early or you have to cancel the trip. It is designed to help you protect the investment you're making as you prepare to travel.

Standard trip insurance might not cover a visit to the doctor unless it is an emergency.

🤓Nerdy Tip

It's important to make sure any pre-existing conditions are covered if the visitor has any. Some policies exclude them.

Best visitors insurance policies

With so many kinds of visitors insurance policies, which is the best?

To make comparisons, we got quotes from several companies using Squaremouth, a website to search for different types of travel insurance in one place.

The parameters we set are for a 49-year-old citizen and resident of Spain traveling to the U.S. on May 1-31, 2024.

The quotes don't include cancellation coverage; these examples are for medical coverage only. To get a quote, the hypothetical deposit for the trip was paid on Feb. 15.

Since we're looking for a policy that will cover medical care for visitors, there are several medical filters to select: emergency medical ($100,000 or more), medical evacuation ($100,000 or more) and coverage for pre-existing medical conditions.

The search came up with nine results ranging in price from $74.40 to $179.18.

For the lowest price: Trawick International

The policy with the lowest cost was the Trawick International's Safe Travels USA Cost Saver at $74.40.

Trawick policies use the FirstHealth PPO network.

The policy as quoted has a $250 deductible and includes $100,000 in emergency medical, $2 million in medical evacuation and $5,000 in interruption coverage. It has limited coverage for pre-existing conditions.

It is possible to change the deductible to as little as $0 or raise it to $5,000.

The same company has another policy, the Trawick International Safe Travels USA Comprehensive policy, that is better at covering pre-existing conditions and costs a little more — $89.59.

The general coverage is the same as the less expensive policy, and the Safe Travels USA Comprehensive option adds coverage for acute onset of a pre-existing condition. it is possible to change the deductible amount to $0 or go up to $5,000.

For customizing options: WorldTrips

Some policies are sold as is, while others allow some flexibility depending on what is important to you.

The WorldTrips Atlas Premium America policy for $179.18 allows a lot of customization.

It was also the most expensive of the nine policies Squaremouth suggested.

It’s possible to customize the emergency medical coverage and pre-existing condition coverage and medical deductible. The policy also includes $15,000 in trip interruption coverage, the highest of any of the nine policies available.

For pre-existing conditions: WorldTrips

If the traveler has a pre-existing condition, policies from WorldTrips Atlas America are your best bet. The WorldTrips Atlas America policy in our comparison costs $101.06.

The policy as quoted covers $100,000 in emergency medical care and $25,000 in medical evacuation for an unexpected recurrence of a pre-existing condition.

The deductible is also available for customization from $0 to $5,000.

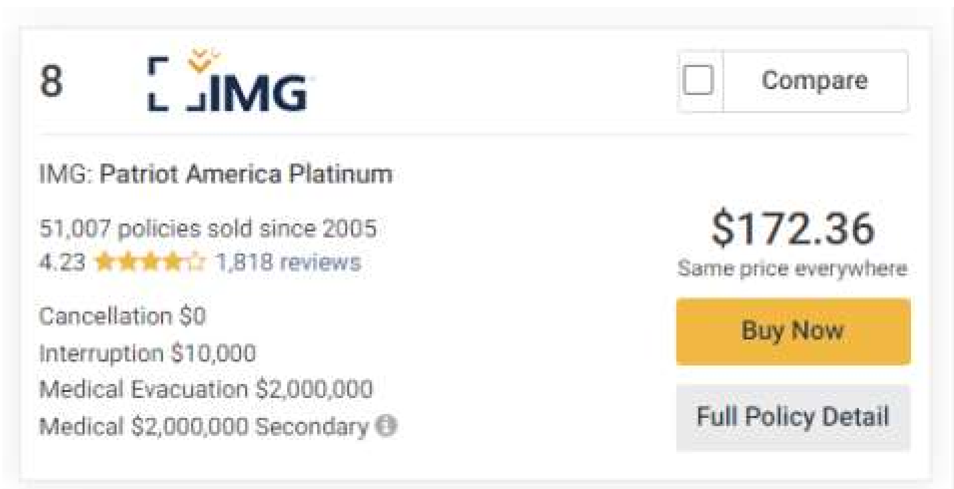
The PPO network for Atlas America Insurance is United Healthcare.

The WorldTrips Atlas Premium America policy mentioned above is also good for pre-existing condition coverage.

For highest medical coverage limit: IMG

While eight of the nine policies had $100,000 in secondary medical coverage, one had a limit of $2 million.

The IMG Patriot America Platinum policy has a premium of $172.36 along with a high medical evacuation limit of $2 million and interruption coverage of $10,000.



If $2 million in medical coverage is not enough, it’s possible to increase that amount to an $8 million policy limit.

It’s not possible to change the level of coverage for preexisting conditions from the high $1 million limit in emergency medical care and $25,000 in medical evacuation for an unexpected recurrence.

It is possible to change the deductible from $0 all the way up to $25,000.

Other options to consider

Our comparison also included policies from two additional companies, Seven Corners and Global Underwriters.

Seven Corners had two policies come up in the results, the Seven Corners Travel Medical Basic for $98.27 and the Seven Corners Travel Medical Choice policy for $136.71. Both of the Seven Corners policies include coverage for hurricane and weather, and the less expensive policy covers acts of terrorism.

The bottom line

Having insurance to cover unexpected medical expenses for anyone visiting the U.S. can be a smart money move.

An illness or accident could cause financial problems for visitors because of potentially having to pay for full health care costs. When planning your travel, be sure to check your current health insurance to find out if it will cover you in the U.S.

For a monthlong stay in the U.S., the lowest-priced visitors insurance policy was around $75 (Trawick International Safe Travels USA Cost Saver) and the highest was about $180 (WorldTrips Atlas Premium America). That’s about $2.42 or $5.81 a day, depending on the policy.

How to maximize your rewards