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Is your health plan portable if you move?

As expats increasingly hop from country to country, it's crucial to find insurance to cover you wherever you move

Expats need to be extra vigilant about the sort of medical cover they buy, health insurers and brokers are warning.

Global economic turmoil and pernicky new health care laws are posing dilemmas for expats. They find their insurance is not transferable to their new country of residence.

Brokers point out that people moving from one country or zone to another can buy a new insurance plan.

But a problem arises if the individual has a poor medical history or an ongoing chronic condition.

This situation is most likely to arise among people who have lived abroad all their working life and then decide to retire elsewhere. At this time a chronic disease is most likely to have taken hold. After age 60 private insurance becomes particularly costly.

Big-name insurers more commonly have links with local insurers. They are also more likely to have set up hospital networks where insured patients get preferential charges.

However, the smaller insurers are seen as more flexible in accommodating individuals with unusual requirements. That could mean cover for hazardous sports or for people with chronic illness.

Plans with good portability are also more likely to offer the option of treatment in the foreign national's home state. It allows the policyholder to undergo treatment near friends and family before returning to the expat life.

Most people requiring major surgery take up this option.

The recent increase in short-term overseas assignments, typically now lasting 34 months, have made the importance of portability for international health insurance cover even more significant.

Expatriates need to be confident that they have continuity of cover when relocating themselves and their families, especially at short notice or to an unknown territory.

[Click here to talk to M1 Malaysia about Global Health Insurance.](#)

**Source: The Telegraph*

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