

Pre-Departure Program

ANSWERS TO COMMONLY ASKED QUESTIONS

Preparing for Your New Healthcare Coverage

Q: Can I access my healthcare records from my home country?

A: We recommend advising your physician(s) that you are moving to a new country and ask if they can prepare a summary of your medical history for your new doctor.

Q: Can I designate a family member to access my health information in the U.S.?

A: The U.S. healthcare system operates on strict privacy standards set by the Health Insurance Portability and Accountability Act (HIPAA). This act sets forth strict requirements that health information can only be shared with the express approval of the individual or, in the case of minor dependents, their parent or legal guardian. Consent to share health information is typically granted through what is referred to as a HIPAA form.

It is therefore very important that adults (18 years of age or older) complete their own HIPAA form prior to their departure. Doctors and hospital facilities are not permitted to share any patient information with a family member unless they have consent via a complete HIPAA consent form. Without this form, it can make care and case management more complex. Once your policy is effective, we encourage you to complete a HIPAA form which is available under the Coverage and Benefits section of the Member Hub at <https://bcbsglobalsolutions.com/>.

Q: We are planning to have a baby while we are in our host country. Are there any services that can help us?

A: If you are planning to have a baby, we can assist you with identifying a provider in our network for pre-natal services. Some of our contracted facilities offer pre-natal classes which are identified in our provider search. We partner with Carrot*, a leading global fertility care platform, providing personalized care for every fertility, family-building and hormonal health journey. Whether there is a need for care through fertility preservation, pre-pregnancy, IVF, pregnancy and postpartum, or adoption, Carrot supports members and their families through many of the most memorable and meaningful moments of their lives.

*Self-funded (employer-sponsored) plans may have opted out of this service; please contact your employer benefits manager for details.

Q: Can I bring my prescription medication to my host country? If so, will I be able to obtain a refill there?

A: Many countries do not permit bringing more than a 30- or 90-day supply of prescription medication. We recommend that you carry a letter from the attending physician that describes the medical condition and any prescription medications you're taking, including the generic name of prescribed drugs. In addition, have the medication in the original prescription containers that you received them in, that identify the drug, dosage and appropriate dates. Please be aware that medication availability can differ greatly from country to country. You can check with your country's embassy in your host country. Also, here are some helpful resources recommended by the CDC on travelling with medication to specific countries.

- [Country Regulations](#)
- [Your Health Abroad](#)

If you require a prescription refill in your host country, our clinical team can help you find a preferred local doctor. Many pharmacies in the host country will require a prescription written from a locally licensed doctor.

Prescription and over-the-counter medications might have a different name in various countries. Our Member Hub provides access to a Medicine Equivalent Tool for country-specific equivalents. You can find retail [pharmacy information](#) on our Member Hub as well.

Access to Healthcare

Q: What doctors are in my host country and how close are they to my new home?

A: One of our clinicians can help you find a preferred provider in your host country prior to your policy effective date. Once your coverage begins, you will have access to our provider directory in the Member Hub at <https://bcbsglobalsolutions.com/> or the Blue Cross Blue Shield Global Solutions mobile app. If you are coming to the U.S., you will have access to one of the largest U.S. provider networks through Blue Cross Blue Shield. Through the provider directory on the Member Hub, you can search for a general doctor using the terms "primary care" or "family medicine."

Once you have established a primary care physician, they will be able to help you navigate the many branches of specialty care.

Q: What are the differences in medical regulations between my home country and my host country?

A: Country health information can be found [here](#). We also provide country profiles on the Member Hub at <https://bcbsglobalsolutions.com/>.

Q: Am I covered for Eastern- and Western-style medicine?

A: There are certain local practices widely accepted and used by the healthcare community. We evaluate each on a case-by-case basis and can advise if coverage applies. To learn more about your coverage, contact our service center when your coverage is effective. The service center contact information is located on your membership ID card and in your member guide.

Q: Can I travel outside of my host country for medical care?

A: This will depend on your plan and can be answered by our customer service center once your policy is effective. You should check to see if there are recommended or required immunizations for the destination country, prior to leaving. You can check the [Centers for Disease Control and Prevention](#) website and select the applicable country. This brings you to the “Vaccines. Medicines. Advice.” page where you can select your new host country to see what vaccines or medicines are recommended or required. You should check your plan benefits with our customer service center once the plan is effective.

Q: How do I find the right doctor?

A: Prior to your effective date, our clinical team can suggest providers in your local area. Once your plan is effective, you can search for physicians or hospitals through the provider directory on the Member Hub or Blue Cross Blue Shield Global Solutions mobile app and contact them directly using the information in their profile. Cost-share may apply when seeking consultations, depending on your benefits.

Q: Do I have access to telemedicine while living in my host country?

A: Yes. We provide a remote consultation service through our BCBS Global Solutions Telemed™ app. This is a convenient option for non-emergencies like a cold, flu symptoms, urinary tract infection (UTI), allergies, skin rash or irritations. As an enrolled member, this service is free and can be used as often as you or your covered dependents need.

Appointments can be scheduled through the BCBS Global Solutions Telemed™ app for video consultations or to request a phone call with a doctor.

Q: How do I call an ambulance in case of an emergency?

A: Once your policy is effective, you can use the Member Hub at <https://bcbsglobalsolutions.com/> and locate “Emergency Contact Information” for steps to take in your location in case of an emergency.

Q: What is the claims process?

A: The claim payment and reimbursement process depends on whether you seek healthcare services from a preferred provider. When seeing preferred providers, most eligible treatment is settled directly between us and the physician or facility you visit. If you are unsure about where to seek care before your plan is effective, we can point you in the right direction. Please contact our customer service center. If you need to submit a claim for reimbursement, you have the following options:

- eClaims: The quickest, most convenient way is to submit your claims through the Member Hub or mobile app
- Email or fax: If you prefer to submit a claim via email or fax, a printable claim form and detailed instructions are available on the Member Hub
- Postal mail: If you prefer to submit a claim via postal mail, a printable claim form and detailed instructions are available on the Member Hub

Follow these tips to speed up the claim reimbursement process:

- If you mail or fax your claim(s) make sure your claim form is filled out completely, and don't forget to sign it
- Complete a separate form for each doctor or office visit
- Be sure to add a diagnosis or reason for treatment
- Provide a detailed description and amount charged for each service
- Clearly state how you'd like to be reimbursed
- Make and keep copies of your bills, receipts and claim forms

Missing information on the claim form or supporting documentation may delay your claim reimbursement.

Navigating a Foreign Healthcare System

Q: How can I overcome language barriers?

A: Our Member Hub and mobile app have a translation tool to help bridge the gap between languages so you can convey medical terms, symptoms and situations in a different language. They also have an audio feature to hear the translation.

Q: How can I learn about my new healthcare system?

A: Country health information can be found [here](#). We also provide country profiles in our Member Hub at <https://bcbsglobalsolutions.com/>.

Q: Will I be able to speak to my insurer who is in a different time zone while in my new country?

A: Yes! Our customer service team is available 24/7/365 and can be accessed regardless of time zone.

Relocation Support

Q: My family is relocating with me, and my children are in grade school. Do I need to provide any vaccination information?

A: Please consult with your employer or mobility department. In addition to proof of vaccinations, you may be required to provide proof of recent exams such as dental check-ups or hearing and vision exam results.

When coming to the U.S., your host state will typically mandate a required level of immunization. In addition, many school districts—the local governing and funding body for schools—mandate a basic medical physical before new students can enroll in school. Local retail or convenient care clinics and urgent care providers are accustomed to providing these exams and completing the required forms. School nurses and school districts can often refer you to resources and local pediatric healthcare practices who can assist with ongoing immunizations and completing the required paperwork.

Q: Who can help us find the right schools and resources in my new area, especially if I have a dependent with special needs?

A: You can contact us to discuss any special services you were receiving in your home country. We encourage you to include these details in the pre-departure questionnaire so that we can help you find local providers. For resources provided through the school for specific needs, please make your employer’s mobility department aware so they can help you.

Q: Do you provide guidance on pre- vs. post-tax benefits relating to healthcare?

A: You should consult with your tax advisor or employer. Some policies include employee assistance programs enabling you to request a local referral to a tax advisor in your host country. If your policy includes this benefit, once your policy is active, you can visit the wellness section of our Member Hub to get started.

Q: Can my therapy dog accompany me to my country of assignment?

A: Check with the airline or customs and immigration regarding quarantine requirements. Click [here](#) for helpful information.

Q: Do you have a general checklist I can review before moving abroad?

A: There are several checklists available online but we like the moving abroad checklist from www.internationalcitizens.com.

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