

One of the least glamorous realities of the location-independent lifestyle is that health coverage doesn't follow you automatically. When you leave a traditional employer, you typically lose access to group health insurance. When you leave your home country, your domestic health insurance often stops covering you entirely. That gap — the space between "I no longer have employer coverage" and "I have no idea what happens if I get sick abroad" — is where a lot of remote workers operate, often without realizing how exposed they are.

Getting proper health coverage as a location-independent worker requires understanding a few different product categories and matching them to how you actually live and work.

Why Your Domestic Health Insurance Probably Doesn't Help You

Let's start with a common misconception. Many people assume their domestic health insurance has some international coverage built in. A few plans do — typically as emergency-only coverage for acute events, not routine care. But most don't.

In the United States, ACA marketplace plans (and most employer plans) cover you for emergencies in foreign countries, but only at out-of-network rates and often with significant administrative friction. The coverage is not designed for extended stays abroad and will not help you with preventive care, specialist visits, or anything that isn't an acute emergency.

In the UK, NHS coverage doesn't travel with you at all. You're entitled to treatment only when physically present in the UK.

The practical implication: if you spend more than a few weeks a year outside your home country, you need a separate international coverage solution.

The Three Main Coverage Models

1. Travel Insurance with Medical Coverage

This is the entry point that most location-independent workers start with. Travel insurance policies — especially those designed for long-term travelers, such as SafetyWing's Nomad Insurance or World Nomads plans — include emergency medical coverage as a core benefit.

Best for: People who travel continuously across multiple countries and need flexible, no-frills emergency coverage without committing to a fixed location.

Limitations: Travel insurance is not health insurance. It covers emergencies and accidents, not routine care, preventive screenings, dental work, or specialist consultations for non-urgent conditions. Prescriptions may be covered only in specific circumstances.

2. International Health Insurance (Expat Plans)

International health insurance plans from companies like Cigna Global, Aetna International, Allianz Care, and IMG Global are the most comprehensive option for location-independent workers who want coverage that functions like a real health plan — not just emergency protection.

These plans cover:

- Routine GP visits and specialist consultations
- Preventive care and annual check-ups
- Hospital stays (inpatient and outpatient)
- Prescription medications
- Mental health treatment (depending on the plan tier)
- Dental and vision (available as add-ons)
- Emergency evacuation

Best for: Long-term expats, people with ongoing health needs, or anyone who wants to be able to walk into a clinic for a check-up without worrying about coverage.

Limitations: These plans are significantly more expensive than travel insurance. Expect to pay \$200–\$600+ per month depending on your age, coverage tier, and geographic region. Pre-existing conditions are often excluded or require underwriting.

3. Local Health Insurance in Your Base Country

If you have a fixed base — a country where you spend the majority of your time, even informally — local private health insurance may be your most cost-effective option.

Countries with robust private healthcare markets (Thailand, Mexico, Portugal, Spain, Germany) offer private health plans that are affordable by Western standards and provide excellent access to local healthcare infrastructure. The catch: these plans typically cover you only within that country, so you'd still need supplemental travel coverage for when you're elsewhere.

Some digital nomad visa programs — Portugal's D8 visa, for example — explicitly require proof of health insurance as part of the application. A local plan or an international plan can both satisfy this requirement.

Matching Coverage to Your Lifestyle

The right model depends on how you actually live, not how you imagine living. Here's a simple framework:

Lifestyle Pattern	Recommended Coverage Model
Continuous travel, no fixed base, <6 months/country	Long-term travel insurance (e.g. SafetyWing Nomad)
Semi-nomadic, 1–2 home bases, regular travel	International health insurance + emergency travel add-on
Primary residence abroad, occasional travel	Local private health insurance + travel insurance for trips
Returning home frequently, employer-connected	Domestic plan + travel medical supplement
High health needs or chronic conditions	International health insurance with pre-existing condition coverage

What to Do About Pre-Existing Conditions

Pre-existing conditions complicate every coverage model. The definition is typically broad: any condition that was diagnosed, treated, or for which symptoms were present in the 12–24 months before the policy start date.

Travel insurance: Most policies exclude pre-existing conditions by default. Some offer a waiver if purchased within a specific timeframe after booking travel. SafetyWing covers a limited set of pre-existing conditions after a waiting period.

International health insurance: Most plans apply "medical history disregard" (MHD) underwriting at higher tiers, which can cover pre-existing conditions — but often at premium prices or with specific exclusions. Full medical underwriting (FMU) at lower tiers will exclude most pre-existing conditions entirely.

If you have a significant pre-existing condition, get quotes with full disclosure and read the underwriting terms carefully. The least expensive plan is rarely the right plan in this situation.

Mental Health Coverage

Mental health coverage is worth calling out specifically, because it's often handled inconsistently and the fine print matters more than the headline claim.

Many travel insurance policies nominally include mental health coverage but exclude conditions diagnosed before the policy start date, only cover acute crises (not ongoing therapy), and have sublimits far below their <https://www.earthsim.com/insurance/> medical coverage limits.

International health insurance plans at higher tiers tend to provide more meaningful mental health benefits — including outpatient therapy sessions — but this varies significantly by provider and region. If mental health coverage is a priority, verify the number of sessions covered annually, whether telehealth is accepted, and what documentation is required.

Practical Tips for Getting Coverage Set Up

Don't let coverage lapse. Gaps in coverage history can complicate future applications, particularly for international health insurance where underwriters review your prior coverage continuity.

Keep copies of your policy documents everywhere. Locally on your devices, in cloud storage, and emailed to yourself. When you need them, you'll be glad they're accessible without a Wi-Fi connection.

Register with your home country's embassy or consulate when spending extended periods abroad. In genuine emergencies, embassies can facilitate medical repatriation or connect you with local resources — but only if they know you're there.

Understand the claims process before you need it. Read the "how to claim" section of your policy once. Know the emergency number. Know whether you need pre-authorization for non-emergency treatment. This five-minute exercise can save significant stress later.

Finding the Right Policy

The decision matrix for location-independent workers is more complex than it is for regular tourists, which is why generic comparison sites often don't surface the right options. For a curated breakdown of plans that specifically address the needs of people who work while they travel — including how leading insurers handle equipment coverage, multi-country travel, and long-term stays — this roundup of [the best travel insurance for digital nomads](#) covers the options worth evaluating in detail.

No single plan is perfect for everyone. But with the right information, finding a policy that fits your actual lifestyle is a straightforward process — and one that's well worth completing before you need it.

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