



GLOBAL INSURANCE GROUP

Make Sure Your Expatriate Insurance Is HIPAA Compliant!

If an expatriate searches the web, there may be hundreds of different providers for individual international medical insurance and small group expatriate health insurance programs. Buyer beware, many of these plans are not considered HIPAA plans and are not HIPAA compliant.

What exactly does this mean? It means that employees and individual expatriates working abroad as international assignees that are under a foreign international health insurance scheme like BUPA international for example, may have a problem when returning to the U.S. if the program was not HIPAA compliant.

If an expatriate developed a pre-existing condition during the expatriate assignment, they may find they have no coverage when they return to the U.S. because health insurers can impose pre-existing condition limitations on those attempting to enroll in U.S. plans coming from plans that are not HIPAA compliant. Foreign plans and offshore insurance plans are not HIPAA plans.

Employers using non-HIPAA plans to cover U.S. expatriates are taking a big risk. Employees that return to the U.S. and are shocked to learn they cannot find healthcare that will cover the pre-existing condition will file a lawsuit against the employer.