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GROUP

US Healthcare Traveler Guide

U.S. Healthcare – A Traveler's Guide

Traveling to the United States can be exciting, but the healthcare system may feel very different from what you're used to. Even if you've purchased travel insurance, understanding where to go, what to bring, and what to expect can be confusing.

We created this guide to help you prepare for the unexpected and make informed choices about your health. New Frontier Group (NFG) works behind the scenes with many international insurance companies to make sure members get quality care, fair pricing, and a smoother experience. While we don't sell insurance, you can ask your travel insurance company if they use NFG for cost management and case support.

Our goal is simple: to help you feel safe, supported, and ready before you arrive.

Understanding Healthcare in the U.S.

If you are traveling to the United States, you may have heard stories about how expensive healthcare can be. It's true that the U.S. system is different from countries with socialized medicine, and the idea of "medical bankruptcy" can sound frightening. But with preparation, support from your travel insurance company, and partners like **NFG** working behind the scenes, you can navigate care here safely and confidently.

Here are a few things to understand:

Mostly private system: Unlike many countries, U.S. healthcare is not fully government-run. Hospitals and doctors are independent, and bills can vary a lot from one facility to another.

- **Separate bills:** You may receive one bill from the hospital, another from the physician, and another from the lab or pharmacy.
- **Payment expectations:** Sometimes you'll be asked to pay up front and then request reimbursement from your insurer.
- **Cashless options:** Some insurers, especially those working with NFG, support **cashless healthcare interactions**, meaning you don't have to pay out of pocket at the time of service. Ask your travel insurance company if they offer this benefit before you buy coverage.
- **Emergency care access:** In a true emergency, you cannot be turned away. Care will be provided, but you may receive a bill afterward.

Why this matters: Healthcare in the U.S. can be costly, but there are important safeguards:

With **travel medical insurance**, you'll have coverage for unexpected illnesses and accidents and many insurers work with NFG to help you avoid unnecessary costs.

The U.S. is home to some of the **best hospitals and doctors in the world**. If you face a serious medical issue here, you'll have access to highly trained specialists and advanced treatments.

- When your insurer partners with NFG, we help guide you to in-network providers, review bills for accuracy, support cashless care when available, and manage cases so you can focus on getting well not on the paperwork.

Travel prepared, but don't be afraid. With the right coverage and support, you'll have access to excellent care and peace of mind.

Where to Go for Care

Many travelers think the **Emergency Room (ER)** is the only place to go for healthcare — but it is also the most expensive. Whenever possible, try these options first:

- **In-Network Providers:** Always find out what doctors and hospitals are in network on your travel medical insurance website or benefit plan documents. In-network doctors, hospitals, and pharmacies will save you money and reduce billing issues. If your insurer uses NFG, you can access our provider search tool to find trusted doctors, clinics, and hospitals near you.
- **Pharmacy Walk-In Clinics:** Many large U.S. pharmacy chains (like CVS or Walgreens) have clinics for common illnesses and minor care.
- **Telehealth:** Check with your insurer before traveling to see if telehealth is included. A virtual consult may solve your issue or help you decide if in-person care is really needed.
- **Urgent Care Centers:** For sprains, infections, minor injuries, or sudden illness. Lower cost and shorter wait times than ERs.

But if it is a true emergency, always call 911 or go to the nearest Emergency Room. Emergency symptoms can include:

- Chest pain or pressure
- Shortness of breath or difficulty breathing
- Severe injury or heavy bleeding
- Sudden numbness, weakness, or trouble speaking (possible stroke)
- Severe allergic reaction (swelling, trouble breathing)
- Loss of consciousness

General Travel Health Checklist

Before you go, check to be sure you have these items at the ready:

- Insurance ID card and policy number
- Passport and copies of key documents
- Emergency contacts (home and U.S.)
- A list of current medical conditions and allergies
- Credit card or funds for upfront medical payments (unless your plan is cashless)
- Contact info for your insurer's 24/7 assistance line

Traveling with medication might also take extra planning in the U.S., so follow this checklist if you take medication:

- Keep medications in original labeled containers.
- Bring copies of prescriptions and a doctor's note for special or controlled medicines.
- Carry only what you need for personal use (90 days is often the max).
- Pack medication in your carry-on, not checked luggage.
- Bring a translated version of your prescription if it isn't in English.

Pre-Plan Your Healthcare Options

- One of the best ways to avoid unnecessary costs and stress is to plan ahead. While the chances of you coming down with an illness are low, you will be safer to be prepared:
- Before you travel, search for in-network hospitals, urgent care centers, and clinics near your destination.
- Save addresses and phone numbers of these facilities in your phone or wallet.
- Ask your insurer if they partner with NFG. If so, you can use NFG's provider access tools to quickly find trusted, in-network doctors and pharmacies when you need them.
- Bookmark telehealth login information if your plan includes virtual visits.

If You're Contacted by a Collection Agency About a Medical Bill

Sometimes US hospital contract with debt collectors to collect money for healthcare services. Being contacted by a debt collector can feel intimidating—but remember, you have rights under U.S. law. If you are contacted:

- 1. Stay Calm and Do Not Share Information** - Do not give payment details, insurance information, or personal data over the phone. End the call and take note of the agency's name, phone number, and date of contact.

Direct All Communications to your insurance company - Inform the collector: "My case is being managed by (your insurance company). Please contact them directly." Provide your insurance companies contact information, then end the conversation.
- 2. Do Not Make Any Payments Yourself** - It can interfere with your insurance coverage or negotiated arrangements. Wait for guidance from NFG (or your insurance company) before making any financial commitments.
- 3. Keep Records** - Save any letters, emails, or voicemails from collectors. Share copies with your insurance company and they can take immediate legal steps on your behalf.
- 4. Know Your Rights** - Under the **Fair Debt Collection Practices Act (FDCPA)**, collectors must stop contacting you once the insurance company sends a formal Cease & Desist letter. They cannot threaten, harass, or mislead you into paying.

(If your insurance company works with NFG – all collection activities should be directed to us and we will handle the collection agency for you)

Government Resources to Bookmark

Here are some important government run websites that provide needed information about travel advisories, healthcare concerns and documentation and vaccines needed:

CDC Travelers' Health: Guidance on vaccines, outbreaks, and health tips for visitors coming into the U.S.

U.S. Department of State Travel Advisories: Updates on global events, security concerns, and travel conditions that might impact your trip to the U.S.

CMS Hospital Price Transparency: Learn about hospital charges and compare "shoppable services." Helpful if you need planned care in the U.S.

No Surprises Act – Know Your Rights: Understand your protections against unexpected medical bills after emergencies or out-of-network care.

HRSA Find a Health Center: Locate community health clinics that provide care on a sliding fee scale, even if you don't have full insurance coverage.

The U.S. healthcare system may be complex, but with preparation, you can feel confident. Keep this guide handy, share it with fellow travelers, and always ask your insurance company if NFG is part of their partner network — because we're here to help control costs, support cashless care, and make sure your experience is a positive one.