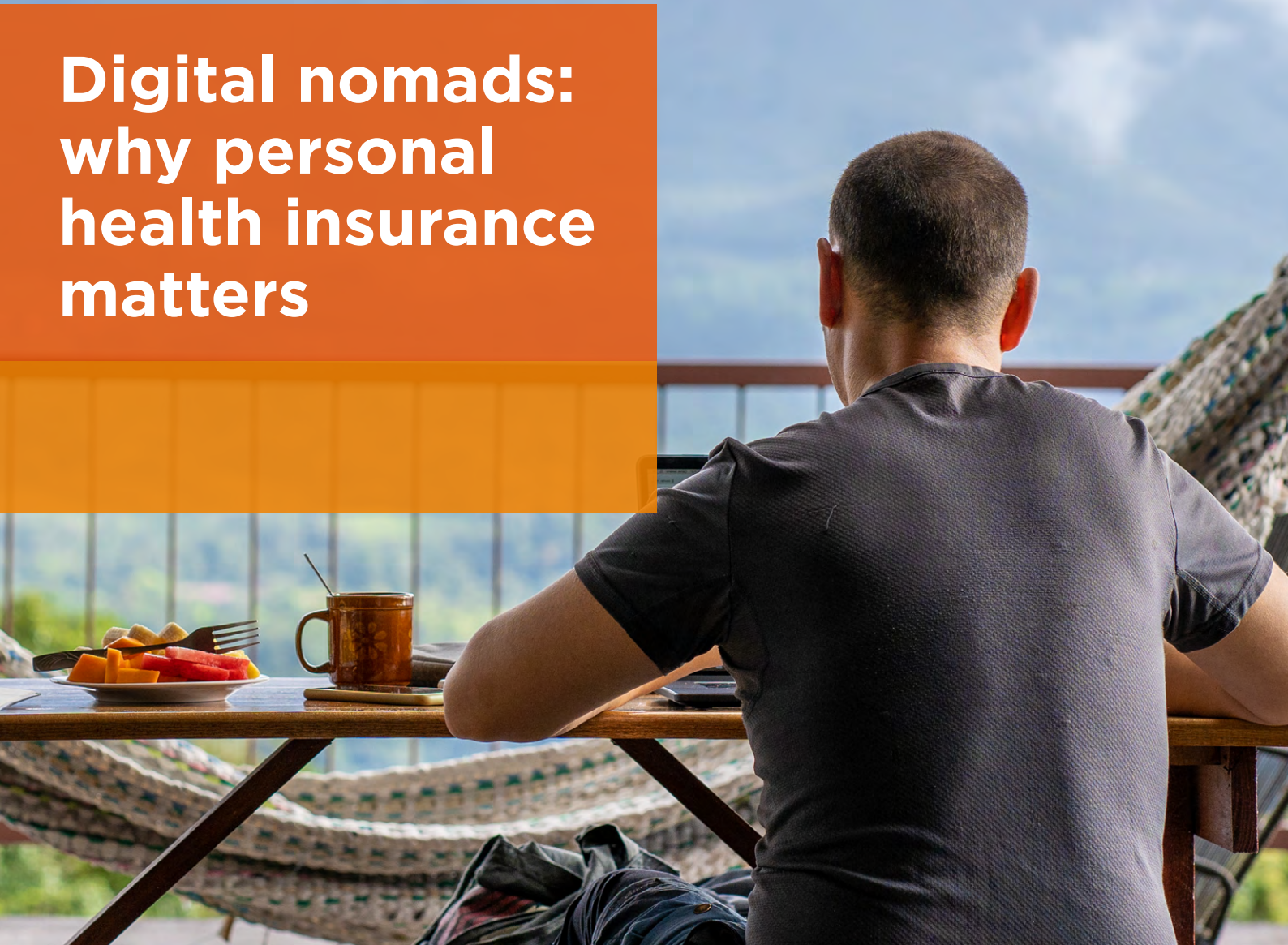


# Digital nomads: why personal health insurance matters



**So you're thinking about becoming a digital nomad?** Or maybe it's something you have already been doing for a number of years now? And why not? Working one month from a beach in Thailand and the next from a café in Prague is a tempting alternative to being tied to an office.

Now, thanks to changing expectations around work and office and the growing acceptance of remote working - accelerated

of course by the pandemic - becoming a digital nomad is more of a reality than ever before. What used to be the exclusive domain of a 20-something with a backpack and a travel blog is now a viable career choice for a much larger section of the population.

But while the nomadic lifestyle can be highly rewarding, there is one question that lingers at the back of mind for all nomads: what happens if I get sick?



This is where personal health insurance kicks in. Many nomads view health insurance as unnecessary or opt for minimal protection. Below we tackle some of the misperceptions around personal health insurance and explain why it should be a priority for digital nomads and not an afterthought.



# 1. I'm young, fit and indestructible

Digital nomads have traditionally come from a younger demographic, so no surprise that they generally feel fit and healthy and put healthcare coverage low on the list of concerns.

But age is no guarantee of good health and this is especially true when you are on the move from country

to country, and where with limited access to the right medical resources something as common as food poisoning can quickly escalate into a major problem. Whatever your age, and no matter how indestructible you may feel right now, this can change fast and you will always be much safer and protected with health insurance than without.

# 2. I live a balanced and healthy life



Being able to work your own hours from any location with a Wi-Fi connection can be hugely rewarding in terms of positive work-life balance. But don't forget that the nomadic lifestyle can also come with its own health risks.

These can include the kind of physical ailments that come with constant reliance on screens for work, such as headaches, neck pain and insomnia. There is also the issue of mental health to consider. Moving from place to place and spending long periods away from your home country can elevate feelings of isolation, depression and anxiety. And while you have managed to escape the strict routines of corporate life, you may find that the lack of a regular work schedule and an always-on attitude to your job can in itself lead to burnout and poor mental health.

Having comprehensive health insurance in place gives you one less thing to worry about.



# 3.

## I'm still just a traveller at heart

Choosing to live as a digital nomad is more often than not a direct reaction to the pressures of the corporate world - turning your back on corporate life and instead backpacking from destination to destination, laptop and smartphone in hand.

This mentality carries over into healthcare. After all, worrying about the finer points of insurance policies and specific coverage is surely just something for those caught up in the rat race? Maybe, but while as a digital nomads you may be able to avoid the commute and the 9-5 office schedule, your healthcare needs remain the same. If anything, frequent travel and spending time in a variety of locations makes having adequate insurance an even bigger priority - navigating the complexity of local health services can be hard work at the best of times, but can be even harder going if you do fall ill.



# 4. I'm working on a tight budget

As a nomad, typically living in low-cost destinations and operating off a tight budget, buying health insurance is seen as a luxury you can't afford, right? On the face of it, that argument seems to make sense, but the case quickly falls apart when you look more deeply.

First off, taking out a global health insurance policy is not as expensive as you might think, and there are many plans that can be designed according to your specific needs and budget. At the same time, doctor visits and prescriptions can add up

when you're paying out of your own pocket - and that's even before you consider any essential ongoing treatments. Also consider the impact of an urgent operation which could not only keep you out of work for a period of time but also end up costing you an astronomical amount if you are not insured.

As a digital nomad on a budget there are always times when you need to compromise on cost - a hostel vs a two star hotel, street food vs a nice restaurant - but your health should be non-negotiable.

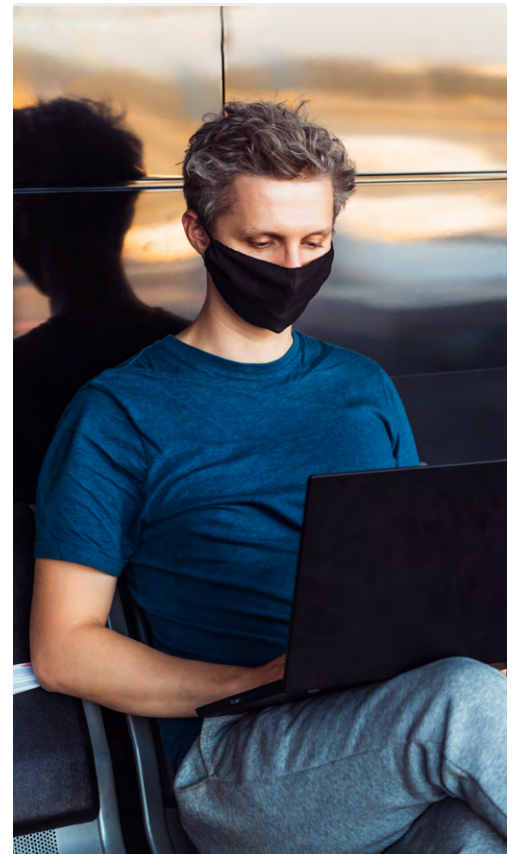
## 5. Health insurance doesn't match my lifestyle

If you're someone that's constantly on the move, surely it would make more sense to pick up low-cost travel insurance as and when needed rather than a global health policy.

In fact, the opposite may well be true and there are many insurance policies on the market that actually complement the nomadic lifestyle - with multi-market coverage, simple, paperless claims processes and direct payments, as well as global

networks of high-quality hospitals and 24/7 service.

What's more, international health insurance now offers digital-first services such as virtual care - or telehealth - which can connect you with a doctor, therapist or dentist using nothing more than your laptop or phone. Getting a doctor's consultation without ever having to leave the beachside coffee shop? What could be more nomadic than that?



## 6. What's the worst that can happen?

Well, COVID-19 for one. It pays to be aware that at times, the very worst can happen. Whether that is an unpredictable black swan event such as a global pandemic, a traffic accident, a sports injury or even something as extreme as a natural disaster, the nomadic lifestyle comes with many potential pitfalls.

Travel insurance can certainly help with emergencies but if ongoing treatment is required and you don't have international insurance, you could find yourself in a very difficult - and expensive - situation.





## 7. Is travel insurance enough?

While travel insurance can provide for basic traveller needs such as lost luggage or a cancelled flight, it does have limits and they can kick in much earlier than you may expect. As such, it is worth considering what travel insurance doesn't cover in terms of your healthcare needs.

Travel insurance is by definition designed to cover emergencies for holidaymakers, but if you fall sick while overseas and require longer term care, your travel

insurance policy could come up short. Your travel policy may provide only the most basic treatment and services, with anything extra incurring a large additional bill at the end.

This is especially the case given that travel restrictions have made it more complicated for many digital nomads to return home for emergency medical care. It is also worth noting that if you have been out of your home market for some time and have not been

paying insurance (or national insurance as it is known in the UK) you can be actually denied care once home.

This is why it is so important that you are fully aware of the differences between a global medical plan and a travel insurance plan. Having the correct insurance in place will give you peace of mind as you pursue your nomadic career, knowing that you are protected against all eventualities.