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U.S. Opens: Here's What Travel To America Will Really Be Like



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Travel

I'm a consumer advocate. I write about customer service.



Narendra Khatri, principal and co-founder of Insubuy, with his wife and partner, Jagruti Khtari and director of HR and customer service, Cristanatte Washington. [-] [INSUBUY](#)

The U.S. has announced an opening date for allowing foreign nationals to visit the country. Effective Nov. 8, people traveling to the U.S. will have to show proof of vaccination and a negative coronavirus RT-PCR test, taken

within three days of travel. [Insubuy](#), a travel insurance company that specializes in selling health and travel insurance to foreign nationals, has been monitoring the developments closely. I spoke with principal and co-founder Narendra Khatri to find out what visitors should expect.

The U.S. just announced an opening date for inbound travel.

What's that going to be like?

Extremely busy. A lot of people who have been unable to visit loved ones for the better part of two years will be in a mad dash to get their visas and make travel plans as soon as possible.

Should people coming to the States expect more wait times for visas?

Yes. U.S. embassies and consulates have been operating with reduced staff because of the pandemic. If they aren't able to keep up, wait times will likely be longer.

What kind of demand for travel are you expecting, now that America is open for visitors? Where will they come from?

I would expect a lot of demand, particularly from those with family members or business connections in the United States who have been unable to visit for quite some time.

These visitors will likely come from any of the 33 countries from which the U.S. is allowing travel. Expect to see an influx of visitors from India, China, United Kingdom and the European Schengen countries.

Which destinations will get most of these international visitors?

Initially, it will probably be major U.S. cities with large international populations: New York, San Francisco, Chicago, and Houston. But many of these visitors will be coming to see family they've been separated from, and

who live all over the country. Reopening the U.S. will mean reopening all of the U.S.

You talk to people who are planning trips to the States every day. What's the mood among inbound visitors at the moment? What are you telling them?

People are anxious to travel and meet with relatives and friends they haven't seen for a long time. We're asking them to be patient, and to make a checklist so they are ready to finalize their travel plans as soon as possible.

How is this going to affect U.S. visitors who are already here and maybe vacationing in one of these destinations?

For those who have already been allowed entry to the U.S., nothing should directly change. However, they will have to expect to share airports, flights and tourist attractions with larger crowds. They should continue to take steps to protect their health from virus transmission, and have a contingency plan in case they get sick or injured going forward.

You're a proponent of checklists. What should be on your checklist to prepare for visiting the States — apart from a visa and, of course, travel insurance?

If you haven't traveled internationally in a while, call your credit card company and inform them of your plans, to avoid your card getting frozen. Also, visit a local bank or foreign currency exchange location to convert some of your money to small U.S. dollar bills before you travel. The best rates are from ATM machines, which you can access at the airport.

Since you'll probably have a connecting flight once you arrive, leave yourself ample time to reach your next plane. There may be flight delays, and U.S. airports are quite large.

The U.S. is quite large geographically as well. Keep that in mind when budgeting and planning for a rental car, bus or train travel after you arrive.

I imagine COVID will be a big concern for anyone visiting the United States. What are some of the other worries?

It's only natural for visitors to think about COVID-19 with travel to the U.S. open again. But international travel is full of uncertainties. We may not like to think about the possibility of a medical issue landing us in the hospital, but the risk of an illness or injury is always present. Visitors to the USA need to make sure they have insurance coverage, not just because of COVID-19, but because health issues of every type are impossible to predict.

What are some of the health problems you've seen recently, besides COVID?

Most doctors are expecting a big rebound in influenza cases compared to last year since more Americans are returning to school and work. Though COVID is still the top concern for everyone, we have to remember the more common illnesses that can quickly spread when more people start traveling more.

Visitors also need to remember that a lot of hospitals are still quite strained due to the pandemic, so it's important to do all we can to keep ourselves safe, especially when visiting another country.

One thing I've always wondered: What's the difference between visitors insurance and travel insurance?

Visitors insurance is short-term insurance, primarily focused on medical coverage, to protect you during your travels. It generally covers new and unexpected medical conditions.

Travel insurance is often referred to as trip cancellation insurance, because that's the focus of the coverage. If you get sick or injured before a trip, lose a

job, or your destination is affected by a natural disaster, travel insurance can help you recoup prepaid, nonrefundable expenses if you have to cancel.

Is there any travel insurance on the market now that does not cover COVID?

There are some visitors insurance plans that have exclusions related to CDC or Department of State travel warnings. Plans with those exclusions won't cover coronavirus testing or treatment.

However, it's important to read the policy wording. Some plans will explicitly mention COVID coverage in the certificate wording, but others will not. That does not necessarily mean those plans won't cover COVID. They simply cover it like any new medical condition that occurs after the effective date of the policy, but do not mention it specifically.

Why is visitors insurance important?

U.S. medical care is among the best in the world, but the cost for care is also the highest in the world. Most people simply can't afford to pay for treatment themselves, and the insurance from their home country won't provide sufficient coverage in the U.S.

Visitors insurance is the only viable way for most visitors to afford the cost of medical treatment, surgery, tests, hospital room and board, prescriptions, and other medically necessities during a trip to the U.S. After waiting so long to finally travel, the last thing you want is to have your finances wrecked due to medical or travel-related costs that could have been avoided if you'd had visitors insurance in place. In addition to financial protection, visitors insurance helps provide peace of mind that you have coverage for the uncertainties of international travel.

Does the U.S. require insurance for entry?

The U.S. doesn't currently require visitors insurance for those who are entering on a tourist visa. However, those entering the U.S. on an Exchange Visitor (J) visa require minimum medical coverage of \$100,000 per incident.

Do you need visitors insurance if you're already vaccinated?

Absolutely. People were buying visitors insurance long before the pandemic began, and it's just as essential now. The important thing to remember is that a COVID-19 vaccine only reduces your chances of being hospitalized due to one type of illness. It does nothing to protect you from any other unforeseen circumstances. If you're traveling in winter, the change in weather could result in illness, or you could slip and fall on ice and require medical treatment. Every type of injury and most types of illnesses have nothing to do with COVID. Visitors insurance can provide financial protection for any sort of emergency medical issue you may encounter, from colds and flu to broken bones and sprained ankles.

In addition, you have to consider the fact that breakthrough COVID cases are possible even for vaccinated individuals. And if you're traveling with children who are too young to be vaccinated, you will need to have insurance to cover them for medical treatment as well.

Visitors insurance also provides other valuable benefits. Many visitors insurance plans offer benefits such as coverage for flare-ups of pre-existing conditions, trip interruption, emergency medical evacuation, and accidental death and dismemberment, as well as other ancillary benefits.

If you're visiting for a long period of time, should you purchase insurance in installments, or all at once?

I highly recommend purchasing insurance for the full duration of your trip upfront. Some visitors insurance plans can't be extended, and others have rules that if you do not extend them for a set duration, they are no longer extendable, which could leave you without coverage.

You also have to take age into consideration. If you're purchasing insurance for a parent or relative who is going to be celebrating a birthday during the trip, you could get charged a higher rate if you extend after the birthday has passed, or they could reach an age where they're no longer eligible for certain benefits, such as flare-ups of pre-existing conditions.

Purchasing insurance for the full duration of the trip ahead of time prevents this from happening, and also eliminates the chance of your accidentally forgetting to extend the coverage, which many people are prone to do when not in their normal routine.

Does your insurance only cover you in the States?

A visitors insurance plan can cover you outside your home country, including while in transit in other countries after the effective date of the policy. For instance, if you are traveling through Dubai while in transit to the USA, you are covered.

Who doesn't need visitors insurance?

If you're already in the U.S. and you've already gotten sick or injured, this is not the time to buy visitors insurance to get coverage for it. Your current ailment would be considered a pre-existing condition, and would not be covered.

Otherwise, if you are 100% sure you will not get sick or suffer an accident that requires medical treatment while traveling to the U.S., or you're comfortable paying large treatment costs out of your own pocket, you can forgo buying visitors insurance. For everyone else visiting the U.S., visitors insurance is highly recommended.



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