



UNLOCKING THE WORLD

What happens when travelers test positive for Covid on vacation?

Tamara Hardingham-Gill, CNN • Updated 21st October 2021

(CNN) — There's no denying that going on vacation has become a lot more complicated due to Covid-19.

Well over a year into the pandemic, border restrictions are still constantly changing as new variants emerge, while PCR and antigen tests have become part and parcel of traveling.

Many countries require travelers to produce negative Covid test results on entry, regardless of vaccination status, and in some cases take follow-up tests, while some destinations, including the US, require people to produce a negative test result before their return trip.

But what happens if you test positive after you've arrived in a new destination?

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This is a predicament that a number of travelers have found themselves in over the past year or so.

Back in August, South Carolina couple April DeMuth and Warren Watson (pictured top) were getting ready to return to the US after a two-week trip to Greece when a positive Covid test result stopped them in their tracks.

"We took the test in the morning," explains DeMuth. "So we're in the airport, the agent is pulling us over so that we can check our luggage in and we're pulling up our test results [on our phones]. That's when he [Watson] said it."

Just hours before they were scheduled to board their flight back to the US, they discovered that Watson had tested positive for Covid-19.

As Greece allows fully vaccinated travelers to enter without restrictions, the couple, who are both vaccinated, were not required to submit any PCR tests prior to the trip. However, they needed to provide negative Covid test results in order to fly home.

Positive on arrival

Shortly after receiving the results, DeMuth and Watson got a call from the Greek authorities and arrangements were promptly made for them to be transferred to a quarantine hotel provided by the Greek government.

Although most travel insurance policies cover quarantine-related costs, the pair had not taken out insurance for their vacation.

"We were very fortunate that Greece has quarantine hotels that the government pays for," says Watson, who had been experiencing some mild Covid symptoms in the days before he received a positive Covid result.

"They delivered three meals a day to us. We were treated very well and it didn't cost us anything. I know in other countries, it's quite expensive."

Thankfully Watson's symptoms continued to be mild while in quarantine (DeMuth never tested positive) and he received a negative result after taking his next PCR test. The couple were able return home seven days later without incurring any extra costs.

"I would never travel without [insurance] now," says DeMuth. "We were just fortunate that we were in a country that was very gracious with what they do, but we'd never want to rely on that."

Things could certainly have been very different if they'd chosen to holiday in another destination. For instance, visitors to Italy are required to pay their own quarantine fees up front if they test positive after they arrive.

"Travel insurance with Covid-19 quarantine coverage is designed to help cover the lodging and accommodation expenses you might incur should you test positive for Covid on vacation," Narendra Khatri, President and CEO of Insubuy, which provides international travel medical insurance from various US-based companies, tells CNN Travel.

"The benefit amount depends entirely on the policy you choose. Most plans provide a minimum of \$2,000 in quarantine, lodging, and accommodation expenses, and trip interruption up to 100% of the trip's cost.

"Should the traveler choose, many policies offer the option to purchase additional coverage up to \$7,000 to cover quarantine costs, and a trip interruption benefit of up to 150% of the trip's cost."

While Watson did not require any medical treatment during his time in Greece and made a full recovery, others have not been so lucky.

Costly experience



Covac Global transports travelers who've tested positive for Covid-19 on vacation home via air ambulance.

Courtesy Covac Global

Back in 2020, Gloria and Jose Arellano from California tested positive for Covid-19 after traveling to Mexico for a vacation.

Although Gloria recovered, her husband's condition worsened and he was admitted to a local hospital.

Unfortunately, Jose's health continued to deteriorate and he was flown by air ambulance to the Naval Medical Center in La Jolla, where he died from a lung infection on December 28.

The medical and transportation costs incurred during the process were staggering, and the family launched a GoFundMe account to help with payments, as their insurance did not cover the full amount.

While cases like this are not necessarily typical, Khatri advises travelers to consider the costs they'd run up in a worst-case scenario when choosing a travel insurance policy.

"Is \$2,000 going to cover your lodging expenses for the entire length of quarantine in your destination country?" he asks.

"Is a \$50,000 policy maximum going to be enough if you need a helicopter ride from an island to the closest emergency room?"

"If there's a chance it won't, you're better off purchasing a policy that can provide more coverage. It's far better to spend a little more now on insurance than to be stuck with huge medical or hotel bills in a far-off destination."

Destinations like the Bahamas and Costa Rica have gone as far as to stipulate that all visitors must have obtained specific coronavirus-related coverage before they are permitted to enter.

Khatri also stresses that travelers should ensure that their insurance provides coverage for their entire trip.

"If you test positive for Covid or have some other medical issue on a Thursday while you're flying, but your coverage doesn't begin until you land on Friday, your insurance isn't going to cover it," he explains.

"It would be considered a pre-existing condition. Get insurance covering you from the beginning to the end of the trip."

But while travel insurance can help to ensure that Covid-positive holidaymakers avoid paying extra costs for quarantine or medical treatment, most have little choice but to remain where they are until they can produce a negative Covid result.

Medical evacuation



Covac Global has evacuated travelers from destinations like Uganda, the Bahamas and the Maldives.

Courtesy Covac Global

However, Covac Global, a medical evacuation company that launched in August 2020¹ provides a special program that allows travelers who've tested positive while abroad to be transported home via a certified ambulance with medical personnel -- one of the "extremely limited" circumstances in which a traveler infected with Covid is allowed to re-enter the US.

The service, which is described as "the first and only fully indemnified membership program," is available to members who've received a positive Covid test result after arriving at their destination and display at least one self-reported symptom.

Membership rates start at \$675 for 15 days of coverage, while an annual membership costs \$2,500.

Founder Ross Thompson says the company is seeing a significant rise in membership numbers month to month, and the average age of its members is becoming younger, with more professionals in their 40s choosing to sign up to the program.

Most of Covac Global's evacuations are from hotel to home, and the company has been called to places like Uganda, the Bahamas and the Maldives to retrieve travelers.

"We've picked up people in speedboats from their over-water villas in the Maldives and from their hotel rooms in islands off the coast of Central America with a helicopter," says Thompson. "So we'll come to get you wherever you are. If you can get there, we can get there. And then we'll take you home. Very few cases require us to take you to a hospital."

"We did an evacuation not too long ago from Ethiopia," says Thompson. "We had to get the permits in coordination with Ethiopian government.

"There was a significant amount of civil unrest going on in Ethiopia [at the time] so we had to get our security teams involved to make sure that we got everybody into the country safely."

Testing times



Medjet has introduced medical transport benefits for members hospitalized with Covid-19.

Courtesy Medjet

John Gobbels, COO of medical evacuation company Medjet, says the possibility of testing positive for Covid-19 and requiring hospitalization while in a destination where there are no ICU beds available is one of its members' biggest concerns, along with getting "stuck" in a hospital miles away from their friends and family.

Medjet added air medical transport for travelers hospitalized by Covid-19 to their membership back in October 2020.

"We added that benefit at our own cost risk," explains Gobbels. "Transport for merely testing positive is not a membership benefit, but can be arranged at the member's sole cost."

But what can travelers do to make sure they are better prepared for the possibility of testing positive for Covid while they're on vacation?

Gobbels recommends that holidaymakers take at-home Covid test kits by "approved" brands on vacation with them so that they can test themselves early on.

"Don't wait for the '72 hour in advance' window to test yourself," he says. "You'll need to fulfill that requirement, but knowing early that you may fail will give you more time to make fallback plans.

"And because there are sometimes false-positives, if you test positive, immediately run another test."

Unfortunately, as Covid case infections remain high in various parts of the world, the possibility of testing positive while on vacation is a reality that travelers will likely continue to face for a while to come.

"I think this is something that we're gonna have to live with now," admits Thompson. "Just like after September 11, people added the security evacuation to their travel insurance or their travel memberships, because that's just the world we live in now.

"I think Covid-19 evacuation cover is going to just be commonplace when you travel."