

U.S. Crew Health Insurance Improves

FOR THE FIRST TIME, international health insurance is available in Florida. For crew. In this global world, nobody sits still, so the demand for comprehensive major medical insurance is there. In response, a new generation of health plans is now available to serve Florida's marine market and beyond. Historically, the marine industry has had limited choice in coverage. Existing insurance options often have missed the mark because of limited benefits, long waiting periods, harsh exclusions, pre-certification penalties, lack of portability and other constraints.

Insurance regulators have encountered international health plans in the form of surplus lines products in the past. These plans are technically not health insurance policies and are supposed to be offered only if a licensed or admitted health insurance plan is not available in a particular state. Until now, they have been the only renewable health option available to the marine industry. The Florida Department of Financial Services recently approved the sale of a new health insurance plan to serve people with global health insurance needs. Benefits are available inside and outside of the United States with no cap on time spent in any one place. The new generation of plans works whether you spend the majority of the year sailing the Eastern seaboard or most of your time in the Mediterranean or the Caribbean.

ADMITTED HEALTH INSURANCE VS. NON-ADMITTED SURPLUS COVERAGE

Comparing surplus coverage to true health insurance is a little like comparing a small pleasure craft hull to that of a long-range expedition yacht. They are built very differently, with far reaching consequences. Your personal health and financial security could hang in the balance. Admitted health insurance advantages include:

- **Critical Protection:** You are protected under U.S. insurance laws and oversight. This means that policy language must meet the "plain English" definition. Policy wording, plan definitions, exclusions, state mandates for coverage, claims processes, claims turnaround times and formal appeals processes all must meet regulatory muster.
- **Ongoing Coverage Rights:** An admitted plan can be kept even after your employment ends. U.S. insurance laws have stepped up to ensure portability and renewability of coverage. This is designed so that people do not suddenly find themselves out of a job and uninsurable. Admitted plans can be kept after employment ends whether you were covered under a group or individual policy.
- **Medical Provider Networks:** Larger networks tend to be available in the United States with fewer billing issues for members. In addition, contracted doctors and hospitals are available in overseas ports. These providers are set up in many instances to bill the insurance company directly. Providers are profiled, contracted and members can review their biographical information.
- **Better Benefits:** Admitted benefits tend to be broader and deeper with few waiting periods or low limits on medical conditions.

For example, benefits on an admitted health insurance plan include coverage of acts of terrorism worldwide, coverage of amateur sailboat racing to the policy maximum and cashless access to physicians outside the U.S.

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YARD NEWS

BOOM, NOT BUST

The marine "leg" of the Cannes shipyard Arie de Boom Services continues to expand its stable of marinas. Since completing the extension of Port de la Rague in the Med in 2005, it recently announced the completion of something old and something entirely new – both in the Dutch Delta and only spitting distance apart.

Marina Hellevoetsluis lies bang in the heart of the ancient Dutch fortified city of Hellevoetsluis, 25 kilometers southwest of Rotterdam and has been the subject of a renovation project by de Boom. It's surrounded by the old Arsenal and Jan Blanken drydock that was created during Holland's golden age of shipping. Hellevoetsluis is one of the oldest naval bases in The Netherlands and was once the home port of Dutch naval legends such as Tromp, Heyn and De Ruyter.

The new marina, Cape Helius, a few hundred meters away from the old marina, has direct access to the Haringvliet, part of the Holland Delta and not far from the North Sea locks of Stellendam.

Between them, the two marinas have berthing space for just under 600 boats. At any one time, the berths can accommodate approximately 40 to 50 boats of up to 25 meters.

www.marina-capehelius.nl



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