

ADVICE

Traveling abroad? Create a Plan B in case you get COVID. Here's how to protect yourself.

Christopher Elliott Special to USA TODAY

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Now more than ever, you need a COVID-19 Plan B when you travel abroad. Otherwise, you could find yourself stuck in quarantine, which may feel like prison.

Susan Bilhorn had a COVID-19 Plan B, which included buying travel insurance, packing extra medications – and booking her trip with the right tour company. Good thing she did: while visiting Croatia recently, her tour guide discreetly notified her she had tested positive for the coronavirus.

Minutes later, an ambulance picked her up and delivered her to a quarantine hotel in Dubrovnik, where she spent the next 10 days.

"The accommodations were comfortable and the staff was very gracious," says Bilhorn, an executive consultant from Laguna Niguel, California. "I had more than enough food – good quality and a nice variety."

So how did her Plan B work out? Her tour operator, smarTours, coordinated with local authorities for her quarantine. Local medical authorities managed her quarantine arrangements. And her travel insurance company, TripMate, reimbursed virtually all of her quarantine bills.

TRAVELING? How to find COVID testing, quarantine facilities at hotels

"Any effective Plan B starts with visualizing how you'd handle every single worst-case scenario you can imagine," says John Gobbels, chief operating officer of Medjet. "The best way to approach that is to sit down and list out each of your biggest fears, and create a tangible solution for each one before you go."

But how do you develop one? It takes some research on the country's rules and what might happen to you if you're infected. You'll also need insurance and extra money to survive your quarantine.

"Unfortunately, part of the new normal of travel involves planning ahead," says Rajeev Shrivastava, CEO of VisitorsCoverage.com, a travel insurance marketplace.

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What are the COVID-19 rules in the country you're visiting?

"Your first step is understanding the COVID regulations in your destination country," says Narendra Khatri, principal of Insubuy, a travel insurance company. "Do they have quarantine rules if you get infected, and if so, for how long?"

This is also a good time to check your travel insurance to ensure it covers accommodation expenses for your required quarantine duration.

"This way, at least your Plan B won't inflate your existing trip's costs more than it has to," he says.

What will they do to you if you have COVID-19?

You've probably seen the horror stories of people being sent to COVID-19 prisons when they're infected. Cruise lines are some of the worst offenders. My USA TODAY colleague Dawn Gilbertson recently reported on Brittany and Steven Loiler, who were infected with the virus on Royal Caribbean's Odyssey of the Seas. The cruise line forced them to spend the rest of the voyage in a small cabin in the ship's "red zone," where crew members in hazmat suits dropped off meals.

"If you are traveling overseas, research how your destination country will handle tourists with COVID," says Joe Cronin, president of International Citizens Insurance. "Plan accordingly."

COVID ON CRUISES: Two travelers share tales of a positive test

Some countries may require that you stay at a hotel, which you have to pay for. Others may put you in government quarantine with inedible food and nothing to pass the time, and bill you for the privilege, he says. And cruise ships could throw you into quarantine cabins, where you have to survive on a diet of cold bagels and prunes.

"Make sure to budget for either situation," Cronin says. "You may want to pack entertainment and some shelf-stable food like granola bars in case you are quarantined."

Do you have the right insurance and financial resources to quarantine?

Most travel insurance will cover a trip interruption caused by a COVID-19 infection. But the question is, how much will it cover? Check the fine print in your policy to see what the limits are. Ask yourself: How far will \$2,000 go in a quarantine hotel? (In some countries, not very far.)

Katelynn Sortino, a digital nomad who lives in Morocco, knew that if she caught COVID-19, she couldn't rely on her local health care system. So she set up a savings account to cover the possible expense of quarantining.

TRAVEL PLANNING: Forgetting these items could cost you dearly

"Thankfully, my case was really mild and I didn't end up needing it," she says. "But I think it's important, particularly for those from industrialized countries who are visiting or moving to developing countries. You don't want to put an extra strain on the local health care system that needs to focus on taking care of its own people."

Your travel insurance company may offer resources to help you even if you don't have a Plan B. For example, Allianz Travel Insurance gives its policyholders 24/7 travel assistance and a support team to troubleshoot travel-related problems, such as trip delays and cancellations. You also can access its services through its app. And Generali Global Assistance's travel insurance plans offer a concierge service that can help.

WANT TO AVOID COVID ON YOUR NEXT TRIP? Follow these guidelines

If you know the rules of the country you're visiting, understand what happens to you when you get infected, and have the right insurance, you're well on your way to having a good Plan B when you're traveling abroad, experts say.

"When it comes to COVID and travel, you have to plan for the best but prepare for the worst," says Carrie Pasquarello, co-founder of Global Secure Resources, a travel safety company. "It's better to have a plan and not use it than to need a plan and not have one."

Expert tips on developing a Plan B

Get access to reliable coronavirus tests. Don't just wing it when you get to your destination. You could end up waiting in a long line at a public hospital and then missing your flight because the results didn't arrive on time. Tour operators can arrange for the entire group to get tested in their hotel. "But this service might not be available to individuals," notes Christine Petersen, CEO of smarTours.

Upgrade your insurance. Time and again, I hear from travelers who are unhappy that their travel insurance won't cover fear of travel. Actually, that's not correct, according to Jeremy Murchland, president of Seven Corners. You can upgrade your policy to a "cancel for any reason" policy, which covers a percentage of your nonrefundable trip costs when you cancel. "This means that even if you aren't sick but are concerned about infection rates at your destination, you can still cancel your trip due to a fear of travel," he says.

Bring your laptop. If you have a job that you can do remotely, take your laptop with you – even if it's a vacation. That's the advice of Charles Neville, a marketing director at JayWay Travel, a European tour company. "I know, you're supposed to unwind," he says. "But if you do end up in quarantine, if you have a job that can be done remotely, you'll still be productive."