

Health insurance, do we need it and how?

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Hello,

My wife and I are considering retirement next year at 55. We want to sell our house and travel out of the U.S. for the next few years. The problem that bothers us is the health insurance.

Upon retirement, we can buy my employer's health insurance for about \$18,000 a year, no deductible but some copay. If we do not buy it at retirement, we cannot buy it later. However, since we plan to travel the world for several years after retirement, I don't know if the money is well spent.

For small medical problems, we can pay cash in other countries. For serious problems like cancer treatments, we have to come back to the U.S. In that case, I heard that we can get Obama care, as returning from overseas is a qualifying event. Can anyone confirm this?

I would like to hear from people, who live long term in other countries, how do you handle the health insurance problem?

Another possible strategy is to buy a high deductible Obama care anyway before leave the U.S., any comments?

Please help

I didn't find the right solution from the internet.

References:

<https://www.bogleheads.org/forum/viewtopic.php?t=248255>

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Thanks

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