

I used to be the person who skipped travel insurance. Every time I booked a flight, I'd see that little checkbox — *add travel protection for \$45* — and dismiss it without a second thought. I'd been traveling for years. Nothing bad had ever happened. I was healthy, careful, and frankly, I thought insurance was a scam designed for anxious tourists who didn't know what they were doing.

Then I ended up in a Bangkok emergency room at 2 a.m., alone, with a nurse asking me for a \$3,000 deposit before they'd run any tests.

That night changed how I think about money, risk, and what it means to be responsible when you live abroad.

The Night Everything Went Wrong

I'd been in Chiang Mai for six weeks, working remotely and loving every minute of it. I was eating well, exercising, doing all the right things. Then one evening I started feeling off — stomach cramps, dizziness, a fever that climbed fast. By midnight I was in serious pain and my roommate (another nomad I'd met at a coworking space) insisted on taking me to the hospital.

We went to a private hospital, the kind with good English-speaking staff and modern equipment. The kind that costs real money.

The admissions desk was professional, polite, and completely unmoved by my situation. Before a doctor would see me, they needed either proof of insurance or a cash deposit. I didn't have insurance. I handed over my credit card and prayed.

The diagnosis was a severe bacterial infection — something I'd picked up from street food, the doctor guessed. I needed IV antibiotics, fluids, and monitoring overnight. By the time I checked out the next afternoon, the bill was \$4,200 USD.

Four thousand, two hundred dollars. For one night. For food poisoning.

I paid it. I had savings, thankfully. But it wiped out nearly two months of my income and sent me into a stress spiral that lasted weeks.

What the Bill Actually Looked Like

I kept the itemized receipt because I couldn't believe it. Here's roughly what I paid:

Item	Cost (USD)
Emergency room admission fee	\$180
Doctor consultation (x2)	\$340
Blood tests and lab work	\$620
IV antibiotics (12-hour course)	\$890
IV fluids and supplies	\$410
Overnight monitoring and nursing	\$980
Medications to take home	\$280
Miscellaneous hospital fees	\$500
Total	\$4,200

Every single one of those line items would have been covered by a decent travel insurance policy. The monthly premium for the coverage I needed? Roughly \$45 to \$80 depending on the provider.

I paid \$4,200 for the privilege of being uninsured.

The Emotional Cost Nobody Talks About

The financial damage was real, but what stuck with me longer was the emotional experience of being sick abroad without a safety net.

There was no one to call. No insurance hotline. No case manager. No one to advocate for me or help me understand what I was being charged for. I was feverish, frightened, and completely alone in a financial negotiation with a hospital billing department at midnight.

I remember sitting in that hospital bed, staring at the ceiling, thinking: *if this gets worse, what happens?* What if I needed surgery? What if I had to be evacuated? I had no plan. I had no backup. I was just hoping that my credit card limit was high enough.

That feeling — that specific, hollow anxiety of knowing you have no protection — is something I never want to experience again.

What I Do Differently Now

After I recovered and did the math, I spent a few weeks properly researching travel insurance for long-term nomads. I read forums, compared plans, and talked to other people who'd actually filed claims. The landscape is genuinely confusing, but it's not impossible to navigate.

I eventually put together a shortlist of providers that actually make sense for location-independent workers — not just two-week vacationers, but people who are abroad for months or years at a time. If you're doing the same research, the [best travel insurance for digital nomads](#) guide that I found was the most thorough breakdown I came across. It covers the difference between nomad-specific plans and standard travel insurance, which is a distinction that matters enormously when you're not flying home in two weeks.

The plan I ended up choosing covers emergency medical up to \$250,000, emergency evacuation, trip disruption, and a few other things I'd never thought about before. It costs me about \$65 a month. After my Bangkok experience, that feels like almost nothing.

The Practical Checklist I Use Now

Before I commit to any destination for more than two weeks, I run through this list:

Medical coverage: Does my plan cover emergency treatment in this country? What's the coverage limit? Is there a deductible?

Evacuation coverage: If I need to be airlifted out, am I covered? Medical evacuations from Southeast Asia can cost \$50,000 to \$100,000.

Pre-authorization: Does my insurer require pre-authorization for non-emergency treatment? How do I reach them at 2 a.m. in a different timezone?

Direct billing: Can the hospital bill my insurer directly, or do I pay upfront and get reimbursed? (Direct billing is a massive quality-of-life difference when you're sick.)

Documentation: Do I have my policy number, insurer contact, and emergency number saved somewhere I can access without WiFi?

It took me a \$4,200 lesson to build this checklist. I'd rather you didn't have to pay the same tuition.

A Note on "I'm Healthy, It Won't Happen to Me"

I was healthy too. I exercised. I was 31 years old with no chronic conditions. I was not the kind of person who gets hospitalized.

The thing about health emergencies is that they don't consult your self-image before arriving. Bacterial infections don't care about your fitness routine. Motorbike accidents don't check your driving record. Appendicitis doesn't read your clean diet log.

Being young and healthy reduces your risk. It doesn't eliminate it. And when you're living abroad — often eating unfamiliar food, sometimes in places with different sanitation standards, occasionally doing adventurous things — you're exposed to a wider range of risks than you'd face at home.

The math is simple: a year of <https://www.earthsim.com/insurance/> solid travel insurance costs between \$500 and \$1,000. One bad night in a Thai hospital costs \$4,200. One medical evacuation from a remote area costs \$50,000 to \$150,000.

Insurance is the bet you hope to lose.

Final Thought

I don't tell this story to scare anyone. Thailand is one of my favorite countries. I've been back three times since that night, and I plan to return. Bangkok's hospitals, for what it's worth, are genuinely excellent — I was well cared for.

But I've never once traveled without insurance since. Not for a single day. Not even for a long weekend trip across a border. The peace of mind alone is worth the monthly cost. The financial protection is just a bonus.

Get the insurance. The version of you who never needs it will be mildly annoyed at the small expense. The version of you who does need it will be intensely grateful.

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