Updated 2026-11-26

Questions to Ask the Clinic

Check each box once you have a clear answer. Get the important ones in writing.

CLINIC / PROVIDER _____ PROCEDURE _____ CONTACT PERSON _____ DATE _____

1 Questions to ask the clinic

____ of 8 answered

		NOTES / WHO ANSWERED
☐	**PROVIDER** Who will perform the treatment, and what is their full name, registration number and relevant specialty?	
☐	**TREATMENT PLAN** What are the diagnosis, alternatives, risks, materials and expected number of visits?	
☐	**WRITTEN QUOTE** Can you provide an itemized written quote, including imaging, anesthesia, medication, follow-up and exclusions?	
☐	**SAFETY** Who handles infection prevention, emergencies and a transfer to hospital if needed?	
☐	**COMPLICATIONS** Who pays for complications, revisions or additional visits, abroad and after I return home?	
☐	**RECOVERY & TRAVEL** How much recovery time is needed before flying or crossing the border, and who gives clearance?	
☐	**RECORDS** Will I receive complete records, procedure details and an after-hours contact in a language I understand?	
☐	**DISPUTES** What is the complaints process, applicable law and practical route for resolving a dispute?	

2 Questions to ask your insurer

____ of 6 answered

		NOTES / WHO ANSWERED
☐	**COVERAGE ABROAD** Does this exact plan cover planned or elective treatment abroad, or only emergencies while traveling?	
☐	**NETWORK** Are overseas services treated as out-of-network, and how are allowable charges determined?	
☐	**AUTHORIZATION** Are the diagnosis and procedure covered? Is prior authorization or a pretreatment estimate required?	
☐	**CLAIMS** Must I pay first? What itemized bills, codes, translations and currency conversions are required for a claim?	
☐	**AFTERCARE** Are follow-up care, complications, medicines or medical evacuation covered?	
☐	**IN WRITING** Can you provide the answer or the relevant policy section in writing?	

BEFORE YOU SCHEDULE

Before scheduling, contact your health or dental insurer, employer benefits administrator or plan representative. Ask about out-of-country and out-of-network benefits for your planned procedure, not only emergency travel coverage. Request the answer in writing. Reimbursement to a member is different from a clinic billing the insurer directly.