

The Hunter-Gatherer Health Care Method

Your Guide to Researching How To Geo-Arbitrage Your Health Care Needs Abroad



Modern Manimal

Wild By Design

modernmanimal.com

Hey fellow Hu-manimal!

I'm really excited to share my quick guide with you on how to effectively geo-arbitrage your medical and dental needs abroad!

I was in your shoes not that many months ago.

If you're like most Americans, you're either dependent on your employer's health care benefits or you're under-insured when it comes to health coverage. Perhaps you don't have any coverage at all right now.

It's unfortunate, but compared to the rest of the world, health costs in the United States are astronomical. Double to x10 the cost of care if you can believe that!

And because of that, finding yourself out-of-work and without health insurance is a huge risk. If you're still employed, the idea of changing jobs or careers is almost unthinkable since getting sick or hurt could bankrupt you and leave you in a very unhealthy situation...literally!

On top of that, if you happen to have a chronic condition like me that requires lifelong medication, you just can't afford to pay for health care out of pocket or with crappy insurance...

...or can you?

I had these fears about my own chronic health condition, but surprisingly, I found a simple way able to live abroad as a digital nomad and get my meds for just a fraction of what I would pay in the United States.

And guess what?

You can do it too after I show you how with this step-by-step guide for geo-arbitraging your health care abroad. I call it [Hunter-Gatherer Health Care!](#)

The following is my 6-Step Secret to Understanding if You Can Get Your Specific Health Care Needs Affordably Covered Abroad.

For each of the countries you're considering moving to:

Step 1:

Begin by starting a “Client” account through a freelance platform like UpWork. Don't worry, the account is free to set up. You only have to pay if you hire someone to complete a job for you. This step will allow you to hire virtual assistants (VA) around the world that will be doing your detailed health care research for you.

Step 2:

Prepare a Google Doc with all of the health care questions you want answered. Ask questions about Local Health Insurance availability, Dental costs, General & Specialist Doctor costs, specific prescription medication availability and costs, English speaking clinic & doctor locations as well as their contact info.

Step 3:

For each of the countries you're interested in traveling to or living in, post a job on UpWork requesting the help of a native resident with a health care background to research and answer all the questions you need answered. (This shouldn't cost you more than \$50 USD per country to complete)

Step 4:

Since you can share your Google Doc with your virtual assistant, evaluate their research as they complete the questions. This allows you to evaluate their work in real time and ask for more detail when needed.

Step 5:

Evaluate the health care research and decide which countries you can afford purchasing your particular medical treatment in. If you're going to be digital nomad-ing, don't forget to include the cost of flights and normal cost of living expenses into your final decision budget.

Step 6:

Purchase an international travel insurance plan to cover unexpected and potentially catastrophic accidents while abroad. If you can get a long-term visa to stay in a country for more than 180 days, consider getting expatriate health insurance (not usually available if you're staying in a country for less than 180 days).

In the next sections, you'll get my template for how to prepare your Medical Virtual Assistant (VA) Research Questions (a template you can copy/paste into a Google Doc, customize for your own needs and then share with the VA(s) you hire).

Your Medical VA can then get you the critical information you need to decide whether or not your health care needs can be met affordably outside the United States.



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Medical VA Research Questions Template

****In completing each question below, please include your resource(s) for each answer. If it's a website - the link, if it's a person - their email contact, if it's a book - where I can access the book, etc.****

Description of My Health Condition:

Condition Name: _____.

Name(s) of medication(s) taken to treat my condition _____

_____.

- I require sterile syringes and hypodermic needles to inject this medication.
(check box if needed)

Additional Notes About Treatment: _____

_____.

Questions For Virtual Medical Assistant To Research and Answer:

1. Can I obtain the medications described above in *insert destination country name here* or are they not available?
2. If yes, how do I get these medications? What kind of pharmacy do I have to get them from? (General Pharmacy?, Specialty Pharmacy?, Mail-Order Pharmacy?)
3. If yes, what is the “off-the-shelf” monthly cost of each drug?
4. Do I need a doctor’s prescription to get these drugs in *insert destination country name here*?
5. If yes, do I need to see a *insert specialty doctor field here* specialist to obtain a prescription or do I only need to see a general physician?
6. Please list the English speaking *insert specialty doctor field here* and clinics you find in major cities:
7. What is the cost of seeing a general physician in *insert destination country name here*? Please list the cost with and without health insurance.
8. What is the cost of seeing a *insert specialty doctor field here* specialist doctor in *insert destination country name here*? Please list the cost with and without health insurance.
9. Will these doctors require me to take blood tests to confirm my *insert medical condition name here* or will they accept my past medical history to start treatment?

10. Do I need health insurance in *insert destination country name here* to obtain these medicines?
11. Do foreigners need health insurance to receive health care in *insert destination country name here*?
12. If so, how do I obtain health insurance in *insert destination country name here* and what is the cost?
13. What is covered by health insurance in *insert destination country name here* and will my medications be covered under these plans?
14. When traveling or staying in *insert destination country name here*, how does emergency medical care work and what is the cost for receiving it (broken bones, car accidents, severe injuries)?
15. When traveling or staying in *insert destination country name here*, how does general medical care work and what is the cost for receiving it (colds, illnesses, etc.)?
16. What is the cost of seeing a dentist in *insert destination country name here*?
17. What is the cost of getting my teeth cleaned by a dental hygienist or a dentist in *insert destination country name here*?
18. Please add any additional information that you think would be useful for me that I didn't directly ask about below:

Message for VA: ***Please feel free to email me at *insert client (your) email address*

*here or message me through insert the name of the freelancing platform you're using with any questions you have concerning this job.****



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UpWork.com Job Posting Template

Step 1 – Create a job title on [UpWork](https://www.upwork.com) that describes what you want kind of Virtual Assistant you're looking for. In my case, I wrote:

Can You Help Me Research How To Acquire My Hard-To-Find Medication Abroad?

Step 2 – Write your job description. For example:

I am living abroad traveling to new countries every few months and have a medical condition that requires frequent medication / medical treatment.

The areas of the world and medical systems I'm currently interested in understanding and pursuing care in are:

State your country or countries of interest here.

I need you to research the following topics in the countries listed above:

- *Health care systems*
- *Quality of care*
- *If/how foreigners can participate*
- *Insurance costs and coverage*
- *If my medicine is available in these countries*
- *Cost*

If you're professional, reliable and focused on providing quality work with previous experience in such health care system research, you'll be a preferred candidate.

I'll share further details with you in the interview process.

If we're happy with how we work together, I may be interested in hiring you for further work.

I also guarantee that I'll leave a great UpWork review for you in exchange for high quality work!

Step 3 – Additional Questions to ask on your job posting:

1. *What past project or job have you had that is most like this one and why?*
2. *What questions do you have about the project?*
3. *Why do you think you are a good fit for this particular project?*

Step 4 – Hire the best Medical VA applicant and give them feedback as they fill out your Research Question GoogleDoc. Approve their work once you're happy with the research so they can get paid. ;)

