

Healthcare For Tourists in Israel

Last updated: September, 2022

Dealing with a medical situation, big or small, can feel very overwhelming especially when we are away from home. This guide is intended to provide background information for tourists in Israel on their options for care, and what to do before, during, and after their visit to Israel to ensure they get the care they need, and maximize their chances of coverage for any medical expenses incurred.

Traveler's Insurance

Having traveler's insurance is critical to managing any medical crisis and cover the costs of the care which may be needed while you are in Israel. Without adequate health insurance, you may be left with a significant medical bill. Israel reserve's the right to prevent you from exiting the county if you have an unpaid medical bill. Traveler's insurance must be purchased before you leave for your trip to Israel in order for it to be valid. There are many options for traveler's insurance, and we encourage you to do your research to find the most cost-effective, comprehensive plan.

Options for Traveler's Insurance:

1. Your general health insurance coverage from your home country:
 - Some health insurance providers have traveler's insurance built-in to your existing plans. The availability and extent of this insurance coverage abroad must be confirmed directly with your insurance provider, and we recommend asking for written documentation confirming that your current plan does, in fact, cover you abroad.
 - If your existing general health insurance does not cover you abroad, there may be an option to purchase additional traveler's insurance for the duration of your trip.
 - **Medicare** does not offer any coverage outside of the U.S.
2. Private Traveler's Insurance Agencies from your home country

- There are many private insurance agencies worldwide which sell traveler's insurance. You should speak to them directly, and clarify what is included in the plan.
3. Private Israeli Insurance Agencies
- You can purchase health insurance through some Israeli private insurance agencies.
 - Each *Kupah* (HMO) also has a non-citizen health plan which can be purchased by tourists; (this is the best option for visitors who are coming for an extended period of time on visas, or planning on making Aliyah during their time in Israel).

Remember! Get confirmation directly from an insurance agency as to what is included in their coverage, what is NOT included (such as pre-existing conditions), and what their policies are on co-payments, deductibles, and reimbursement. Always ask for these details **in writing**, and remember to add your health insurance agency's number to your contacts, so you can reach them if needed.

How to See a Doctor in Israel (Non-urgent/non-acute)

In general, when a tourist needs to see a doctor when in Israel, they must go to a private physician, and can not go to a Kupat Cholim clinic. (The exception to this is if you are on a Kupah tourist/non-citizen plan, and then you can **only** go to a doctor in your Kupat Cholim clinic).

Private doctors are available throughout Israel. You can ask locals for recommendations, google the type of doctor you are looking for, or crowdsource on our Facebook Group - [Navigate the Israeli Healthcare System](#).

Once you find the doctor you want, simply call the clinic and make an appointment. Many private clinics which service tourists have English speaking staff to assist you. The cost of a consultation with a Private family doctor (GP) ranges from about 250 NIS - 1,000 NIS, while private specialist appointments generally start at 800 NIS and can go up to 2,000 NIS or more.

Make sure to keep all receipts and documentation from your doctors' appointments to submit to your insurance company with your claim (see below).

Urgent Care/ER

If you are experiencing a life threatening emergency, do not hesitate to call an ambulance and/or go to the Emergency Room!

MADA 101

Hatzalah 1221

Urgent Care: Urgent care facilities are a first stop when you need treatment such as an IV for dehydration, may need stitches, or have other medical concerns that may not seem immediately life threatening, but may nevertheless require immediate diagnoses or care. Most urgent care centers in Israel have the ability to carry out on the spot blood and urine tests, x-rays, ultrasounds, and more. The cost of an urgent care visit typically ranges from 300 NIS - 500 NIS. While some urgent care centers are open 24/7 so it is important to check which clinic is open late at night.

Some urgent care centers in Israel include:

- [TEREM](#) (Jerusalem & Central Israel)
- [Bikur Rofeh](#) (All over Israel)
- [Machar](#) - Merkaz Cherum Rifui (Gush Etzion)
- [The Family Medical Center - Wolfson](#) (Jerusalem)
- [Tel Aviv Doctor](#) (Tel Aviv)

Emergency Room: Emergency Rooms are the place to go when dealing with a life threatening or acute issue which cannot be handled by an Urgent Care facility. Sometimes, family doctors or urgent care centers will refer you to the ER if they cannot make a diagnosis, or do not have the testing facilities or cannot provide the care you require. The cost of an emergency room visit starts at about 900 NIS, but will increase significantly if you are hospitalized, require specialized testing, or surgery. ERs in Israel are open 24/7 and

you can go to the ER of your choice. ERs in Israel are generally known as **מיין** (miyun), or **מלר"ד** (malrad - מרכז/מחלקה לרפואה דחופה).

Some ERs in Israel include:

- Sha'are Tzedek Medical Center (Jerusalem)
- Hadassah Ein Kerem (Jerusalem)
- Hadassah Har HaTzofim (Mount Scopus, Jerusalem)
- Bikur Cholim (Jerusalem- a sub division of Sha'arei Tzedek)
- Ma'ayanei HaYeshua (Bnei Brak)
- Ichilov (Tel Aviv)
- Sheba - Tel HaShomer (Ramat Gan)
- Assaf HaRofe (Rishon LeTzion/Tzrifin)
- Wolfson Medical Center (Holon)
- Hillel Yaffe Medical Center (Hadera)
- Saroka Medical Center (Be'er Sheva)
- Barzilai Medical Center (Ashkelon)
- Yoseftal Medical Center (Eilat)
- Carmel Medical Center (Haifa)
- Bnei Zion Medical Center (Haifa)
- Rambam Hospital (Haifa)
- Galilee Medical Center (Nahariya)
- Baruch Padeh Medical Center (Tiberias)

[For a list of Psychiatric Emergencies Rooms see our Mental Healthcare Guide.](#)

Remember! Bring your passport, insurance information, and referrals from doctors or specialists when going to Urgent Care/ER. Make sure the doctor is aware of any medical history or medications you are taking, and any medical summaries you may have from abroad. Wait times can be long so bring a phone charger, some snacks, and a friend or family member.

Proper Documentation for Reimbursement

All traveler's insurance agencies will have their own policies on how to pay for or receive reimbursement for care, which should be clarified before your trip. However, here are some tips in order to ensure you have everything you need to receive coverage for medical care received in Israel:

- **Receipts and billing should be in English!** Many US insurance agencies will not accept Hebrew bills. You can get this from the doctor's medical secretary or the billing department of the hospital.
- **Full Name & ID (passport number) must appear on the bill/receipt!** Bring your passport to the appointments, and make sure your name and ID are in English, and match any bills and documentation received.
- **If hospitalized/or had surgery, get an itemized bill.** Bills for extended hospitalization or surgery can be costly, and your insurance will likely want to see an itemized bill in English. You may need to push the billing department to do this properly, and be in touch with your insurance agency to ensure it is structured in the way they find acceptable.
- **Get a medical summary in English.** Have the doctor write a summary of the appointment, diagnoses, etc, and have the hospital give you a clear discharge letter in English.
- **Keep accompanying referrals or letters.** If you went to Urgent Care and were referred to the ER, keep that referral as it may be necessary for insurance to cover the visit to the ER.
- In addition to any hard copies you are given, take photographic copies of all documentation on your phone as soon as you get it.

Other Tips

- Use "protexia" when you can. For example, if you have a family member or friend who is, or works with, a doctor, ask them for help. This is common practice in Israel!
- Take someone with you to the appointment or Urgent Care/ER.
- Contact Yad L'Olim for assistance if you are stuck.

