

Most travel insurance is designed with a two-week vacation in mind. You book a trip, you buy a policy, you go, you come home. The whole industry was built around this model, and for decades, it worked fine.

Then remote work happened. Then digital nomadism scaled. Now millions of people are spending six months in Portugal, a year in Thailand, eighteen months bouncing between Mexico and Colombia. And the travel insurance industry is still, somewhat awkwardly, trying to catch up.

If you're planning a long-term stay abroad — particularly anything over six months — standard travel insurance policies will either fail you outright or require careful navigation to work correctly. Here's what you need to know.

The 6-Month Problem: Why Standard Policies Break Down

Conventional travel insurance policies have hard <https://www.earthsim.com/insurance/> duration limits. The typical ceiling is 30–90 days per trip. Some will stretch to 180 days. Very few cover a year or more.

This matters for several reasons:

The residency trigger. Many policies define you as a "traveler" only when you're away from your home country. If you've moved abroad indefinitely — even without legal residency — some insurers will question whether you're traveling at all. The moment you're deemed a "resident" rather than a "visitor," many standard travel policies stop applying.

Continuity of coverage. Chaining multiple 30-day policies together sounds like a workaround, but it creates real problems. Each new policy has its own waiting periods. Conditions treated during one policy period may be classified as pre-existing under the next. The gaps between policies — even a single day — can leave you exposed.

Emergency trip interruption. Standard travel insurance often includes benefits for "trip interruption" — if you need to fly home suddenly due to a family emergency, for instance. But when your trip is a year-long move, the definition of "home" and the logic of "interruption" become legally murky.

What Long-Term Travelers Actually Need

The distinction that matters for stays over six months isn't really between travel insurance products — it's between **travel insurance** and **international health insurance**, with some hybrid products sitting in between.

Coverage Type	Best For	Duration	Medical Focus
Short-term travel insurance	Vacations	1–90 day trips	Up to 90 days
Emergency + trip protection	Long-term travel insurance	Nomads	3–12 month trips
Up to 12 months			
Emergency medical + limited routine	Nomad-specific insurance	Full-time nomads	Monthly, renews indefinitely
Emergency + some routine care	International health insurance	Expats, long-term residents	Annual, renewable
Comprehensive including routine			

For a six-month stay, you're likely in the second or third category depending on your situation.

Nomad-Specific Insurance: The Real Alternative

Products like SafetyWing's Nomad Insurance were specifically designed for the long-term traveler. They operate on a subscription model — you pay monthly and cancel when you return home, with no fixed end

date required at purchase.

This solves the duration problem elegantly. You're not buying a "trip" policy; you're buying rolling coverage that continues as long as you keep paying.

The trade-offs:

- **Lower maximum benefits** than premium annual policies. SafetyWing's base plan caps at \$250,000 lifetime — fine for most emergencies, but not comprehensive.
- **Limited routine care.** Most nomad-specific plans focus on emergency and acute care. Routine checkups, dental, and vision require add-ons or separate policies.
- **Home country exclusions.** SafetyWing's base plan includes limited coverage in your home country (up to 30 days per policy period for US residents, full coverage for others). This matters if you make occasional visits home.

For a genuine six-month or longer stay, the monthly subscription model generally makes more sense than a fixed-term policy — both financially and logistically.

Annual International Health Insurance: The Expat Route

If you're staying in one country for more than six months and you know it, international health insurance may be worth considering. Products from providers like Cigna Global, Allianz Care, or Aetna International are designed for expatriates — people living abroad long-term, not just passing through.

What you get:

- Comprehensive coverage including routine care, specialist visits, mental health, dental (often add-on)
- Higher annual limits (\$1M–\$5M or unlimited)
- Direct billing arrangements with hospitals in major cities worldwide
- Coverage that doesn't reset or restart with each renewal

What you pay:

Annual premiums for comprehensive international health insurance range from roughly \$1,200 to \$6,000+ per year depending on age, destination, and coverage level. This is significantly more expensive than nomad-specific insurance for a single six-month period.

The calculus shifts if you're over 40, have ongoing medical needs, or are genuinely settling somewhere rather than traveling through.

The Pre-Existing Conditions Complication

For long-term stays, pre-existing condition handling deserves specific attention. Most travel insurance excludes conditions that pre-date the policy. Most international health insurance will cover them after a waiting period — often 12–24 months.

If you have a chronic condition and you're planning to be abroad for six-plus months, you need to verify:

1. Whether your condition is explicitly excluded
2. Whether emergency treatment related to that condition is covered (some policies carve this out even when routine management is excluded)
3. Whether your home country's health system will still be accessible to you when you return

The last point matters more than people expect. If your trip turns into a multi-year stay and you lose continuity with your domestic health provider, returning home without coverage can be its own problem.

Practical Considerations for 6-Month+ Stays

Check whether your destination has a public health system you can access. Some countries — Germany, Portugal, and parts of Southeast Asia — allow long-term visa holders to access subsidized or free public healthcare. This doesn't replace insurance, but it changes the calculus on how comprehensive your private coverage needs to be.

Understand visa requirements. Some long-stay visas (digital nomad visas, for instance) require proof of health insurance meeting specific coverage minimums. Make sure your policy satisfies the local requirement — not just your comfort level.

Plan for mental health. Extended time abroad, particularly in less familiar environments, creates psychological stress that short-trip insurance rarely accounts for. Some nomad-specific policies now include mental health coverage; it's worth prioritizing.

Account for time zones in claims processing. A policy [best travel insurance](#) with a US-based claims team means your emergency at 3pm in Bali happens at 3am on the East Coast. Check whether your insurer has 24/7 multilingual support.

Choosing the Right Policy for a Long Stay

The right answer depends on three variables: how long you'll be gone, how nomadic you'll actually be (one country vs. continuous movement), and your personal risk profile.

For most people planning a six-month stint in one or two countries, a nomad-specific subscription policy covers the essentials at a reasonable price. For those with ongoing medical needs, older travelers, or people genuinely relocating rather than traveling, international health insurance is worth the premium.

The guide to [best travel insurance for digital nomads](#) breaks down the specific policies worth considering, including side-by-side comparisons of coverage limits, exclusions, and pricing across the major providers — which is particularly useful when the differences between policies are subtle but consequential.

Summary: What Changes After 6 Months

After six months abroad, several things shift simultaneously:

- Standard 90-day travel policies have already expired
- You may trigger "residency" definitions in some insurers' terms
- Your home country's health system may consider you non-resident
- Pre-existing condition waiting periods on new policies have been accumulating

This isn't a reason to panic. It's a reason to plan ahead and pick coverage designed for how you're actually living — not how a 1990s travel insurance product assumed you'd live.

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