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Democracy Dies in Darkness

Want to get vaccinated for a trip? What to know about travel clinics.

Health insurance typically covers flu shots and coronavirus vaccines, but other protections can cost hundreds. October 15, 2025

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A vaccination certificate may give you peace of mind on an international trip. (iStock)



During Courtney Gardner's first visit to a travel clinic, she learned about all the diseases she could catch on an upcoming trip to India: typhoid, Japanese encephalitis, hepatitis A, chikungunya, cholera, malaria.



The litany of health risks wasn't the biggest surprise; it was the \$2,751 bill for the consultation and immunizations.

"It was sticker shock," said Gardner, 56, who lives in Maryland. "I'm grateful for the service, and I get that there's a cost, but it had never occurred to me that it would be so much."

For many destinations around the world, insect repellent and ibuprofen are not enough. Travel medicine professionals recommend vacationers receive a full workup of injections and medications to combat possible bacteria, parasites and viruses transmitted through unsanitary water, contaminated food and pesky insects. Several relevant inoculations are part of routine health care administered during childhood (polio and measles), annually (flu) or intermittently (covid).

Others are specialized, often involving a trip to a travel clinic or an infectious diseases specialist. Depending on your health care plan or insurance policy, coverage can vary for less common vaccines recommended for travel. The expense can really balloon.

"A lot of people don't think about this when they're budgeting their trip," said Tanya Chadwell, founder and clinical manager of <u>Capitol Travel Medicine</u> in Arlington, Virginia. "They could be spending hundreds more." Or, as Gardner learned, thousands.

Travel clinics are often stacked with à la carte fees, including one for a consultation, a critical step in the process. At a Montgomery County branch of Passport Health, a chain with hundreds of locations, Gardner paid \$99 for a briefing with a travel nurse, which included a \$25 discount for completing the paperwork in advance and online. By comparison, Capitol Travel Medicine's rate is \$100 for new patients, and the University of Maryland's travel clinic charges \$70 for one person and \$35 for each additional family member in attendance.

Patients pay per vaccine. Some inoculations, such as for Japanese encephalitis and hepatitis A, require two doses, doubling the price. The specialist might also charge to write a prescription or administer an injection. Medications are extra.

Despite the bill that took Gardner's "breath away," it could've been much worse. If she had agreed to all of the nurse's recommendations, she would've paid about \$4,200. Instead, she winnowed the list, saving more than \$1,400.

"I started to pare it down to what I definitely needed, what I could wait on and what I could get through another source," Gardner said.

Start with your primary care physician

You picked your vacation destination and are sharing your plans with friends and family members. But don't forget to inform your family doctor, too.

"Your primary provider should be the first step, the clearinghouse," said <u>Wilbur Chen</u>, chief of the Division of Geographic Medicine at the University of Maryland School of Medicine, "Some of them will have that travel expertise."

If you're enrolled in a health maintenance organization, or HMO, your plan may cover this field of medicine, too. For example, my Kaiser-Permanente membership has a co-pay that includes a bulk of vaccines, including travel-related ones. In addition, prescriptions for specialized meds such as Malarone, for malaria, are heavily discounted, and a phone consultation with a travel nurse is free.

Chadwell said some global health care plans may reimburse their members for travel-related vaccines, but others may not.

"Travel is elective. You're choosing to go into these risky areas. This should be on your dime," she said. At the very least, your primary care provider can offer vaccines for common ailments that you may come across during your travels, such as influenza or covid, as well as infections like tetanus. As part of a preventative regimen, these shots may fall under your insurance plan.

Because your doctor knows your medical history, they can coach you before your clinic visit, prioritizing your immunizations based on any health concerns or conditions and past vaccinations.

Researching travel health risks

In the days before her clinic appointment, Gardner spoke with her doctor and researched vaccinations for India online. At Passport Health, she decided to decline shots for flu, tetanus, shingles, the coronavirus and a rabies booster, and she accepted only one dose of hepatitis A, saving her \$226.

For information about the health risks associated with your destination and the recommended course of action, Chen directs travelers to the <u>Yellow Book</u>, an international travel medicine guide compiled by the Centers for Disease Control and Prevention.

Other valuable resources include the <u>World Health Organization</u> and the Travelers' Rapid Health Information Portal, which is sponsored by the <u>Global TravEpiNet</u>, a national network of travel clinics. You can also check other countries' immunization advice for foreign travel, such as the <u>United Kingdom</u>'s or <u>Canada</u>'s.

"Most of the professional societies have very clear instructions and recommendations," said Scott Morcott, the national medical director at Passport Health. "If you just stick to what is absolutely recommended, there's no need to try to upsell anybody."

How to shop for a travel clinic

To find a travel clinic, shop around.

For a facility with an academic air or established medical pedigree, consider one run by a university, such as the University of Maryland, or a hospital, such as Massachusetts General in Boston.

For a more personal experience, try a small, independent clinic like Capitol Travel Medicine. For ubiquity, Passport Health has more than 300 offices in the United States, Canada and England. Some supermarket chains, such as Giant Foods and <u>Safeway</u>, provide travel health services in some of their pharmacies.

To narrow down your options, Chadwell suggests, use the International Society of Travel Medicine's <u>global clinic</u> <u>directory</u>. Members have passed the organization's Certificate of Knowledge exam, earning a Certificate in Travel Health that they must renew every 10 years.

"This adds another level of comfort, knowing they are qualified to deal with this on a daily basis," said Chadwell, who is certified. "They have software that gives them information about daily outbreaks and updates about what's happening in each country in a given week. Infectious diseases are changing day to day."

Equally important is the cost of the service, and whether the clinic is transparent. Check for a price list online, or call and ask for a detailed account. Chadwell said to inquire about the consultation fee and whether the clinic charges to write prescriptions.

"You can get a good sense of how a business operates by talking to the people that answer the phones and asking a few basic questions," she said. "Because sometimes they pad the bills by adding in all these little services." Be aware of markups, too. Chen said some "for-profits" may double the price of the immunizations. "A \$200 vaccine, which is already pretty expensive, becomes a \$400 vaccine," he said.

The University of Maryland's <u>International Travel Clinics</u> charges customers "the price we pay to acquire it," he noted. The oral typhoid vaccine, for instance, costs \$144.67, plus a \$30 nurse administration fee, according to Chen. Gardner, by comparison, paid \$218, including the injection.

What to expect during a consultation

Vaccines recommended for a vacation can be life-saving, and some countries require a specific immunization for entry, such as <u>yellow fever</u>. But most are optional.

Because of the elective nature of travel clinics, the experts will offer suggestions, but none are binding. Travelers can choose to accept or decline the immunization recommendations.

"We're talking about the pros and cons of vaccinations and other health and safety issues they should consider," Morcott said, "but it's really about trying to come up with a plan that is in keeping with the patient's beliefs about health and vaccinations."

Consultations typically take 45 minutes to an hour. The medical practitioner will go over your medical history: Do you have any ailments or allergies? Are you immunocompromised or pregnant? Did you receive a measles vaccine between 1963 and 1968, when it was reportedly less effective?

The expert will also delve into your itinerary. Specific locations matter because some diseases impacting one region of a country might be absent in another. Activities (outdoor or indoor) and accommodations (modern hotel or rustic cabin) are factored in, too, especially in destinations with mosquito-borne illnesses. Mosquitoes are averse to air-conditioning and bedding nets.

Amid all of the advice, the traveler needs to make their own judgment calls, based on their comfort level, risk tolerance and doctor's recommendations.

In India, for example, Japanese encephalitis is most prevalent in rural and agricultural areas, and the majority of infected people experience mild or no symptoms. However, some individuals may suffer neurological disorders. Gardner, a mother of three, did not want to take the chance, investing nearly \$1,200 for the vaccine.

"Even if it's a small chance you get it, there's no cure for it," Gardner said, "and you will have problems the rest of your life."

By Andrea Sachs

Andrea Sachs has written for Travel since 2000. She has reported from nearby places such as Ellicott City, Md., and the Jersey Shore, and from far-flung locations, including Burma, Namibia and Russia. follow on x@andsachs sachs