

Acquiring Prescription Drugs for a Long Cruise

Short-term Goal: Acquire enough medications for your entire cruise

Long-term Goal: Accumulate enough medications to stay ahead for future cruises

1. Start Now! Order 90-day refills as soon and as frequently as possible.

You typically can order refills in fewer than under 90 days since your last order. This strategy will slowly get you ahead over time.

2. Request a vacation override.

This is a request to your prescription insurance provider for refills before the standard waiting period since the last order. Overrides may be limited to 90 days and may not be available until just before you leave. Your pharmacy may submit the request; if it is rejected, contact the provider directly.

3. Consider prescription discount cards.

You may be able to obtain additional refills without waiting by using companies such as Cost Plus Drugs, SingleCare, Costco and GoodRx, without going through your insurance plan.

4. Consider alternative drugs or dosages.

*Consult with your medical professional about options, such as changing your drug or dosage, allowing you to start a new prescription immediately or cutting a higher dosage pill in half, for example. **BEWARE:** A change in medication could jeopardize the pre-existing medical condition clause of your travel insurance. Consider consulting with an insurance specialist before purchasing a policy to ensure that your specific pre-existing condition is covered and that the plan meets your needs, including the lookback period.*

*Per Steve at Trip Insurance Store, “a typical Pre-Existing Medical Condition definition (varies per policy) is any medical condition, which manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; or which medical advice, diagnosis, care or treatment was recommended or received (this includes being referred to a medical professional for any reason); or required taking prescribed drugs or medicine, unless **the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; during the 60 to 365 day Lookback Period prior to the day you buy a travel insurance policy.** The condition doesn’t have to be diagnosed.”*

<https://tripinsurancestore.com/how-travel-insurance-pre-existing-medical-conditions-coverage-works/>

5. Keep ordering refills during your cruise

Even after providing a vacation override, your prescription insurance provider may process regular refills while you are gone. Have them mailed or ask a friend or family member to pick them up for you. By staying ahead, you will be set for the 2027 Grand World Voyage!