

He fell ill on a cruise: Before he boarded the rescue boat, they handed him the bill

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Vincent Wasney and his fiancée, Sarah Eberlein, had never visited the ocean. They'd never even been on a plane. But when they bought their first home in Saginaw, Michigan, in 2018, their real estate agent gifted

them tickets for a Royal Caribbean cruise.

After two years of delays due to the coronavirus pandemic, they set sail in December 2022.

The couple chose a cruise destined for the Bahamas in part because it included a trip to CocoCay, a private island accessible to Royal Caribbean passengers that featured a water park, balloon rides and an excursion swimming with pigs.

It was on that day on CocoCay when Wasney, 31, started feeling off, he said.

The next morning, as the couple made plans in their cabin for the last full day of the trip, Wasney made a pained noise. Eberlein saw him having a seizure in bed, with blood coming out of his mouth from biting his tongue. She opened their door to find help and happened upon another guest, who roused his wife, an emergency room physician.

Wasney was able to climb into a wheelchair brought by the ship's medical crew to take him down to the medical facility, where he was given anticonvulsants and fluids and monitored before being released.

Wasney had had seizures in the past, starting about 10 years ago, but it had been a while since his last one. Imaging back then showed no tumors, and doctors concluded he was likely epileptic, he said. He took medicine initially, but after two years without another seizure, he said, his doctors took him off the medicine to avoid liver damage.

Wasney had a second seizure on the ship a few hours later, back in his cabin. This time he stopped breathing, and Eberlein remembered his lips being so purple, they almost looked black. Again, she ran to find help but, in her haste, locked herself out. By the time the ship's medical team

got into the cabin, Wasney was breathing again but had broken blood vessels along his chest and neck that he later said resembled tiger stripes.

Wasney was in the ship's medical center when he had a third seizure—a grand mal, which typically causes a loss of consciousness and violent muscle contractions. By then, the ship was close enough to port that Wasney could be evacuated by rescue boat. He was put on a stretcher to be lowered by ropes off the side of the ship, with Eberlein climbing down a rope ladder to join him.

But before they disembarked, the bill came.

The Patient: Vincent Wasney, 31, who was uninsured at the time.

Medical Services: General and enhanced observation, a blood test, anticonvulsant medicine, and a fee for services performed outside the medical facility.

Service Provider: Independence of the Seas Medical Center, the on-ship medical facility on the [cruise ship](#) operated by Royal Caribbean International.

Total Bill: \$2,500.22.

What Gives: As part of Royal Caribbean's guest terms, cruise passengers "agree to pay in full" all expenses incurred on board by the end of the cruise, including those related to medical care. In addition, Royal Caribbean does not accept "land-based" health insurance plans.

Wasney said he was surprised to learn that, along with other charges like wireless internet, Royal Caribbean required him to pay his medical bills before exiting the ship—even though he was being evacuated urgently.

"Are we being held hostage at this point?" Eberlein remembered asking. "Because, obviously, if he's had three seizures in 10 hours, it's an issue."

Wasney said he has little memory of being on the ship after his first seizure—seizures often leave victims groggy and disoriented for a few hours afterward.

But he certainly remembers being shown a bill, the bulk of which was the \$2,500.22 in medical charges, while waiting for the rescue boat.

Still groggy, Wasney recalled saying he couldn't afford that and a cruise employee responding, "How much can you pay?"

They drained their [bank accounts](#), including money saved for their next house payment, and maxed out Wasney's credit card but were still about \$1,000 short, he said.

Ultimately, they were allowed to leave the ship. He later learned his card was overdrafted to cover the shortfall, he said.

Royal Caribbean International did not respond to multiple inquiries from KFF Health News.

Once on land, in Florida, Wasney was taken by ambulance to the emergency room at Broward Health Medical Center in Fort Lauderdale, where he incurred thousands of dollars more in medical expenses.

He still isn't entirely sure what caused the seizures.

On the ship he was told it could have been extreme dehydration—and he said he does remember being extra thirsty on CocoCay. He also has mused whether trying escargot for the first time the night before could have played a role. Eberlein's mother is convinced the episode was

connected to swimming with pigs, he said. And not to be discounted, Eberlein accidentally broke a pocket mirror three days before their trip.

Wasney, who works in a stone shop, was uninsured when they set sail. He said that one month before they embarked on their voyage, he finally felt he could afford the health plan offered through his employer and signed up, but the plan didn't start until January 2023, after their return.

They also lacked travel insurance. As inexperienced travelers, Wasney said, they thought it was for lost luggage and canceled trips, not unexpected medical expenses. And because the cruise was a gift, they were never prompted to buy coverage, which often happens when tickets are purchased.

The Resolution: Wasney said the couple returned to Saginaw with essentially no money in their bank account, several thousand dollars of medical debt, and no idea how they would cover their mortgage payment. Because he was uninsured at the time of the cruise, Wasney did not try to collect reimbursement for the cruise bill from his new [health plan](#) when his coverage began weeks later.

The couple set up payment plans to cover the medical bills for Wasney's care after leaving the ship: one each with two doctors he saw at Broward Health, who billed separately from the hospital, and one with the ambulance company. He also made payments on a bill with Broward Health itself. Those plans do not charge interest.

But Broward Health said Wasney missed two payments to the hospital, and that bill was ultimately sent to collections.

In a statement, Broward Health spokesperson Nina Levine said Wasney's bill was reduced by 73% because he was uninsured.

"We do everything in our power to provide the best care with the least financial impact, but also cannot stress enough the importance of taking advantage of private and Affordable Care Act health insurance plans, as well as travel insurance, to lower risks associated with unplanned medical issues," she said.

The couple was able to make their house payment with \$2,690 they raised through a GoFundMe campaign that Wasney set up. Wasney said a lot of that help came from family as well as friends he met playing disk golf, a sport he picked up during the pandemic.

"A bunch of people came through for us," Wasney said, still moved to tears by the generosity. "But there's still the hospital bill."

The Takeaway: Billing practices differ by cruise line, but Joe Scott, chair of the cruise ship medicine section of the American College of Emergency Physicians, said medical charges are typically added to a cruise passenger's onboard account, which must be paid before leaving the ship. Individuals can then submit receipts to their insurers for possible reimbursement.

He recommended that those planning to take a cruise purchase travel insurance that specifically covers their trips. "This will facilitate reimbursement if they do incur charges and potentially cover a costly medical evacuation if needed," Scott said.

Royal Caribbean suggests that passengers who receive onboard care submit their paid bills to their health insurer for possible reimbursement. Many health plans do not cover [medical services](#) received on cruise ships, however. Medicare will sometimes cover medically necessary health care services on cruise ships, but not if the ship is more than six hours away from a U.S. port.

Travel insurance can be designed to address lots of out-of-town mishaps, like lost baggage or even transportation and lodging for a loved one to visit if a traveler is hospitalized.

Travel medical insurance, as well as plans that offer "emergency evacuation and repatriation," are two types that can specifically assist with medical emergencies. Such plans can be purchased individually. Credit cards may offer travel medical insurance among their benefits, as well.

But travel insurance plans come with limitations. For instance, they may not cover care associated with preexisting conditions or what the plans consider "risky" activities, such as rock climbing. Some plans also require that travelers file first with their primary health insurance before seeking reimbursement from travel insurance.

As with other insurance, be sure to read the fine print and understand how reimbursement works.

Wasney said that's what they plan to do before their next Royal Caribbean cruise. They'd like to go back to the Bahamas on basically the same trip, he said—there's a lot about CocoCay they didn't get to explore.

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