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Worried about MERS in South Korea? Visitors can (mostly) breathe easy.

By [Christopher Elliott](#) Columnist June 18 at 7:02 PM

The infectious disease du jour is Middle East Respiratory Syndrome (MERS), a viral respiratory illness that's leaving some travelers hyperventilating about their vacation plans.

For now, the month-old [outbreak](#) — the largest recorded outside the Middle East — is confined to South Korean health-care facilities, which aren't exactly popular summer destinations for Americans. But, as usual, the fear is spreading faster than the disease.

"My husband is worried," reports a woman who plans to visit Seoul next month. "But I think if we wash our hands all the time and stay away from hospitals, we should be fine. What do you think?"

Travelers can breathe easy: Their chances of contracting MERS in South Korea are minimal. "We do not recommend that people avoid traveling to Korea," says Lisa Rotz, the associate director for global health and migration in the Centers for Disease Control and Prevention's division of global migration and quarantine. "So far, all transmission has been within health-care facilities, so the risk to most U.S. travelers is extremely low."

But medical professionals say it's important to monitor the situation closely. And if you decide to cancel, it also helps to know your rights.

The CDC publishes updates on the outbreak on its Web site, at wwwnc.cdc.gov/travel/notices/watch/mers-republic-of-korea. You can also find MERS information on

the World Health Organization's (WHO) site: www.who.int/csr/disease/coronavirus_infections. There is no evidence so far that this virus is spreading in the general community.

Low risk doesn't mean no risk, notes Robert Wheeler, chief medical officer at On Call International, a travel risk-management company. If you're near the outbreak, he says, you need to take "serious" precaution, because there is risk of person-to-person transmission of the virus if you have close contact with an infected person. This could happen if someone provides direct care in the home of a person sick with MERS.

"Those with weakened immune systems, chronic diseases and people of older age tend to be particularly at risk for more serious illness and fatality when infected, so it is vital for these groups to be conscious of their surroundings and those they are in contact with," he says.

The problem with MERS is the uncertainty surrounding it. It's an infectious disease especially likely to be seen in travelers, says Joe Alton, a physician and author of the book "[The Survival Medicine Handbook](#)." The reason: Its area of origin, Saudi Arabia, hires skilled workers in various fields from all over the world.

"These workers, if infected, return to pass the virus on to their communities," he says. "The current outbreak is troubling in that cases are coming in clusters, often in the same hospital. This pattern, along with the uncertainty regarding MERS's mode of transmission, suggests that medical facilities have not yet formulated an effective plan to prevent spread."

The precise nature of MERS virus transmittal isn't well understood, says Florence Comite, an endocrinologist based in New York. What we do know is that the MERS virus has an incubation period of five to six days, but that symptoms can appear as early as two days and up to 14 days after an initial exposure.

"MERS is believed to spread from an infected person's respiratory secretions; for example, through coughing or sneezing," Comite says.

How do you protect yourself from MERS? Ronald St. John, who founded the travel health and safety site [Sitata](#), says: the same ways you would minimize your exposure to any respiratory agent, such as the flu virus. “These include frequent hand-washing, cough and sneeze etiquette, maintaining a one-meter distance from someone who has a respiratory infection,” the physician says.

One just as urgent question for travelers to Northeast Asia is how to protect your trip in case the outbreak worsens. Insurance can help, but you have to make sure you’ve purchased the right coverage. A standard policy with named exclusions may limit a claim you have to make if there’s an outbreak. In other words, you can’t cancel a trip because you’re afraid you might contract MERS.

A “cancel for any reason” insurance policy allows you to recover a percentage of your trip for any reason, including a MERS outbreak. But those policies are usually pricey. Travel insurance typically sets you back by between 4 and 8 percent of your trip’s prepaid, nonrefundable cost. A “cancel for any reason” policy can cost 10 percent of the nonrefundable cost, or even more.

If an outbreak happens, then airlines, cruise lines and tour operators may cancel their trips. In that case, you should be entitled to a full, no-questions-asked refund, although some companies, notably tour operators, will try to persuade you to accept a credit. Refer to the terms and conditions of your purchase to see what your refund would be. Don’t rely on the verbal claims of a company representative.

But if there’s a consensus among health professionals, it’s that this isn’t the time to cancel a trip to Korea, or Northeast Asia. The WHO continues to advise that travel restrictions for South Korea are not warranted.

“The risk for a tourist appears to be very low,” says Jeff Goad, an infectious diseases expert at Chapman University’s pharmacy school.

Just stay away from quarantined areas, take reasonable precautions, buy the right travel insurance and have a good time.