



## Will A Medicare Plan Cover me During Travel?



For many seniors in the U.S., retirement is mostly about exploring places beyond their neighborhood. These destinations can be either within or outside of the country. In both cases, it's good to check in advance if your Medicare plan covers you during travel.

As a Medicare beneficiary with Original Medicare, including Part A and Part B, you can travel anywhere within the U.S. and get covered by taking services of the doctors and healthcare facilities that accept Medicare. However, if you travel outside of the country, your coverage is limited. With respect to Medicare coverage, "outside of the U.S." implies any location outside of all 50 U.S. states along with Puerto Rico, the District of Columbia, American Samoa, Guam, the Northern Mariana Islands, and Virgin Islands.

Incidentally, in some specific situations, when you require care in a foreign hospital, your Medicare may cover you outside of the U.S. for doctor, inpatient, dialysis, and ambulance services.

- In a foreign hospital, Medicare will cover you if you reside in the U.S. and face a medical emergency, provided that the nearest foreign hospital is closer to your location than the nearest hospital within your country.

- You may also get covered in Canada in case of a medical emergency if you are traveling directly between a U.S. state and Alaska without unreasonable delay and the nearest hospital that can treat you lies in Canada. On a case-by-case basis, Medicare will find if your situation fits the “without unreasonable delay” criteria.
- Several healthcare services, both in emergency or non-emergency situations, are covered by Medicare in a foreign hospital, if you are residing in the U.S. and the nearest foreign hospital to your location is closer than the nearest hospital in the U.S.
- Medicare also covers some necessary care services if you are aboard a ship in the U.S. water or a U.S. port (or the ship is 6 hours away from a U.S. port). The doctor on the ship is, however, needs to be legally authorized to offer medical care on a ship.

Remember that if you have a [Medicare plan](#) with a prescription drug coverage like a separate Medicare Prescription Drug plan, it will not cover medications purchased outside of the country.

## Your Health Care Cost during Travel with Original Medicare

In most cases, you pay 100% of the cost of health care received in a foreign country. However, in the situations above, you pay 20% of the amount approved by Medicare with Part B deductibles being applicable. For all the situations above, Medicare pays only for the healthcare services covered under Original Medicare.

- Medicare Part A or Hospital Insurance covers the cost of hospital-based care – the care you get as an inpatient while being admitted on a doctor’s order.
- Medicare Part B covers the cost of non-emergency and emergency doctor and ambulance services you receive before and at the time of your covered foreign hospital stay. In either case, Medicare will not pay for services like return trips from the hospital to your home.

- You will pay a fraction of the cost that you normally pay for the services covered under Original Medicare. These may include medically required ambulance or doctor services received by you at a hospital outside of the U.S. as part of a covered hospital stay.

## **Traveling Outside of Your State or Country with Medicare Advantage**

If you are receiving Medicare benefits through a Medicare Advantage (Medicare Part C) – and not via Original Medicare – then there will be different out-of-state coverage rules, depending on the type of Medicare Advantage (MA) plan you have. Several Medicare Advantage plans like HMOs have networks of care providers that must be used for routine care coverage. In general, you require getting healthcare services from hospitals and doctors in the network of your MA plan, but you can still be covered in case you need emergency care, out-of-the-region kidney dialysis, or other types of out-of-the-area urgent care.

Some Medicare Part C plans like PPOs offer more flexibility in terms of out-of-area coverage and may allow you to visit healthcare providers who don't fall into your plan's network of providers. Having said that, you may require paying a higher coinsurance or copayment, depending on the rules of your MA plan, for getting non-emergency care from an out-of-network healthcare provider. If you are planning a trip outside of your state, it's good to contact your local agent to get information on coverage beyond your plan's service region.

In case you are traveling abroad, Medicare Advantage will provide the same level of coverage as offered by Original Medicare. This means, you will be covered in the same restricted ways for the situations discussed above. However, there are some MA plans that offer extra coverage when you are traveling outside of the country. You should check with your [local Medicare Advantage agent](#) for further information on that. If you are a frequent traveler, it's suggested to discuss all such points beforehand, while buying a Medicare Advantage plan in your state.

## **Traveling Outside of the U.S. with Medicare Supplement**

Medicare Supplement or Medigap is an optional insurance offered by private insurance companies. It pays a part of your Original Medicare (both Part A and Part B) costs like copayments and coinsurance.

Forty-seven U.S. states have 10 standardized Medicare Supplement plans with each being named with a letter. All these plans offer similar benefits, so you can expect same benefits from any Medigap plan, no matter where you purchase it. The remaining three states, viz., Wisconsin, Massachusetts, and Minnesota have their specific standardized Medicare Supplement plans.

Thankfully, there are several Medigap plans that cover the cost of emergency medical services received outside of the country. Medicare Supplement plans C, D, F, G, M, and Pay around 80% of the healthcare cost for emergency situations in an overseas country, but only if your situation fulfills the following criteria:

- The received care must be medically necessary
- The care must start within the 60 days of your travel
- Medicare must not otherwise cover the cost of such care
- You must have met your deductible for that year

Medigap Plans E, H, I, and J also cover emergency care in a foreign country, but these plans are no longer available for purchase.

A Medicare Supplement plan with outside-country emergency medical coverage comes with a life-time maximum coverage limit of \$50,000 USD. You can contact your local Medicare Supplement agent to learn more about travel-related coverage of your Medigap plan. If you travel overseas quite often, it's highly recommended to get information on travel-specific coverage rules under different plans before buying one.

At Texas Medicare Solutions, our experienced and licensed Medicare insurance agents not only help you in every possible way to get you the most-suitable Medicare plan, but are readily available to assist you at any time post enrollment – whether your concern is travel-related or anything else.