

HIICAP

Health Insurance Information, Counseling, and Assistance Program

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What to know about traveling with Medicare

Planning to travel abroad? Before you go, remember to look into Medicare coverage outside of the United States.

If you have Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) your health care services are covered while you are in the U.S. However, in general, Medicare won't pay for health care services or supplies if you travel outside the U.S. except in rare cases.

That does not mean that you have to travel abroad without coverage. Here are three ways you can get health coverage outside the U.S.:

1. If you have a Medigap Supplemental Policy, check your policy to see if it includes coverage while traveling outside of the U.S.
2. If you have another Medicare health plan (instead of Original Medicare) check with your plan to see if they offer coverage outside the U.S.
3. **Purchase a travel insurance policy that includes health coverage.** A travel agent or your local AAA Auto Club can advise you of options.

Medicare may pay for inpatient hospital, doctor, ambulance services or dialysis you get in a foreign country in these rare cases:

1. You are in the U.S. when a medical emergency occurs, and the foreign hospital is closer than the nearest U.S. hospital that can treat your medical condition.
2. You are traveling through Canada without unreasonable delay by the most direct route between Alaska and another state when a medical emergency occurs, and the Canadian hospital is closer than the nearest U.S. hospital that can treat the emergency.
3. You live in the U.S. and the Canadian hospital is closer than the nearest U.S. hospital that can treat your medical condition regardless of whether an emergency exists.

Note: Foreign hospitals are not required to file Medicare claims.

In some cases Medicare may cover medically necessary health care services you get while on board a ship within the territorial waters adjoining the land areas of the U.S. Medicare will not pay for health care services you get when a ship is more than 6 hours away from a U.S. port.

Medicare drug plans don't cover prescriptions you buy outside of the U.S.

Source: information from Medicare.gov

