INSIGHT ARTICLE

Does Medicare cover foreign travel emergencies?

Traveling is often cited as a priority goal for retirees who seek new experiences, relaxation, and sightseeing in their golden years. Admit it—the dream of traveling without worrying about work back home is appealing, isn't it?

However, it's important to consider potential healthcare needs while you're away from home. For the millions of Americans enrolled in Medicare, the federal health insurance program primarily for individuals aged 65 and older, understanding how coverage does or does not extend beyond U.S. borders is incredibly important.

So, the question remains: Does Medicare cover foreign travel health emergencies? Let's explore this topic to help give Medicare beneficiaries, especially those who might be planning an international trip, a little guidance.

Medicare coverage outside the United States

1. Emergencies in North America:

Medicare coverage may extend to situations where a medical emergency occurs while you are in the United States, and a foreign hospital — in this case, Mexican or Canadian — is closer in proximity than the nearest U.S. hospital capable of providing necessary treatment.

2. Moving to or from Alaska:

If you're traveling directly between Alaska and another U.S. State, you have to go through Canada. If you find yourself facing a medical emergency, Medicare might step in to cover you if the Canadian hospital happens to be closer than the nearest U.S. hospital equipped to provide the necessary treatment. However, in this case, "direct travel" means "without unreasonable delay," and Medicare will determine on a case-by-case basis if your trip qualifies.

3. You live near the U.S. border:

If you're a resident of the United States and a Mexican or Canadian hospital is nearer to your home than the closest U.S. hospital able to provide treatment — regardless of the urgency of your medical condition — Medicare could potentially cover your expenses under Medicare urgent care provisions if certain conditions are met.

4. You're in a U.S. territory:

Medicare may cover services received in U.S. territories, such as Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, and the Northern Mariana Islands.

5. Medical care on a cruise ship:

Medicare may cover medically necessary healthcare services received on a cruise ship if the ship is within the territorial waters of the United States, typically within six hours of a U.S. port. Additionally, the healthcare services must be provided by a Medicare-enrolled provider. To be clear, Medicare doesn't cover healthcare services you get if the ship is more than six hours away from a U.S. port.

What if I reside outside the U.S. temporarily?

While Medicare coverage eligibility is primarily based on residency within the United States or its territories, you may still be eligible for Medicare coverage if you relocate abroad but maintain a residence in the USA.

Let's say you're a U.S. citizen—or a legal resident—who has lived in the U.S. continuously for at least five years and returns to the U.S. temporarily. In this case, you may be eligible for Medicare coverage during your temporary return, but Medicare coverage outside the U.S. remains limited.

If you plan to return to the U.S. permanently in the future, it's critical to understand the implications this might have for your Medicare coverage. You may need to re-establish residency in the U.S. and meet certain eligibility requirements to resume Medicare benefits. And there may be penalty fees if you enrolled after you were eligible.

Remember, Medicare coverage for foreign travel emergencies is limited and may not encompass all expenses. For instance, Medicare generally won't cover transportation costs back to the United States for ongoing treatment or routine care.

So, what if I have a medical emergency while on an overseas vacation?

Given the gaps in Medicare coverage for foreign travel emergencies, Medicare beneficiaries who frequently travel abroad or plan extended trips may consider supplemental health insurance options. These include:

- **Medigap plans:** Also known as Medicare Supplement Insurance, Medigap plans are offered by private insurance companies to cover some of the costs that Original Medicare doesn't, such as copayments, coinsurance, and deductibles.
- **Medicare Advantage plans**: These plans provide all the coverage of Original Medicare and often include additional benefits such as prescription drug coverage, dental, vision, and hearing services.
- **Travel insurance:** Many individuals opt for travel insurance for comprehensive coverage during international travel. Travel insurance policies typically cover a wide range of scenarios, including medical emergencies, trip cancellations, lost luggage, and more.

Learn more about Medicare coverage options that can help protect you before you travel abroad.

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