

TRAVELING OUTSIDE THE UNITED STATES

While on Medicare, you may encounter situations where you need medical services while traveling outside of the United States. According to Medicare, "Outside the U.S." means anywhere other than the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. It is important to understand what Medicare pays for, and what to do in these situations.

Original Medicare Coverage

There are only 3 situations when Medicare Parts A & B may pay for certain types of healthcare you receive in a foreign hospital:

1. You are in the U.S. when you have a medical emergency, and the foreign hospital is closer than the nearest U. S. hospital that can treat you.
2. You are traveling through Canada 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 you.
3. You live in the U.S. and the foreign hospital is closer to your home than the nearest U.S. hospital that can treat your medical condition, regardless of whether it's an emergency.

In these situations, you will pay the related coinsurance, copayment and deductibles. If the foreign hospital does not submit the claims for you, you must pay the full cost to the healthcare provider and submit an itemized bill to Medicare for reimbursement.

Medicare Supplement

Your Medicare Supplement (Medigap) policy may offer additional coverage for **emergency healthcare services** or supplies you get outside the U.S. This coverage is included in plans C, D, E, F, G, H, I, J, M or N, through the Foreign Travel rider in Wisconsin, the Basic and Extended basic plans in Minnesota, and with the Core, Plan I and Plan 1A in Massachusetts. If you have one of these plans, the policy will cover emergency care if it begins during the first 60 days of your trip, and if Medicare doesn't otherwise cover the care. **After a \$250 yearly deductible, it will pay 80% of the billed charges up to a lifetime maximum of \$50,000.**

Medicare Advantage Plans

All Medicare Advantage plans offer worldwide emergency coverage, urgently needed services, and emergency transportation benefits. You will pay the full cost of the emergency healthcare at the time you receive the services, then submit for reimbursement from the insurance company, minus all applicable copays, coinsurance and deductibles.

In all these situations, it's important to keep copies of all bills, receipts, and forms you receive from the foreign health care provider or hospital. If you are interested in additional coverage, you may consider purchasing a travel medical policy to cover you outside the United States.



**ONE SOURCE
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