

**American Association for Elder Care (AAEC)
White Paper Series – October 2025**

White Paper: Oversea Elder Care for U.S. Seniors

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Issued: October 2025

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1. Executive Summary

This white paper explores the emerging model of oversea elder care for U.S. seniors, driven by rising domestic costs, labor shortages, and the globalization of healthcare. It presents the AAEC's framework for ensuring safety, accreditation, and financial continuity for American retirees seeking care abroad.

2. Introduction – The Rise of Overseas Retirement

An increasing number of U.S. seniors are relocating or retiring abroad in search of affordable, high-quality elder care. Favorable climates, lower living costs, and access to medical tourism networks have made international destinations—particularly in Asia, Latin America, and Europe—appealing to aging Americans.

3. Market Overview

Countries such as Thailand, the Philippines, Mexico, Costa Rica, and Portugal have developed thriving senior-living ecosystems catering to foreign retirees. However, inconsistent standards, licensing gaps, and varying levels of oversight pose challenges for ensuring safety and continuity of care.

4. Standards & Accreditation for Overseas Facilities

AAEC proposes an international accreditation model harmonized with U.S. standards to evaluate overseas facilities. The framework covers licensing, staffing ratios, emergency protocols, infection control, and data privacy compliance. Accredited facilities are listed in the AAEC global registry and subject to periodic audit.

5. Insurance and Financial Continuity

One of the greatest barriers to overseas elder care is insurance portability. AAEC advocates for policy frameworks that allow Medicare Advantage and private long-term care insurance to reimburse qualified overseas providers. The association also recommends escrow-based payment protection systems to safeguard retirees from financial exploitation.

6. Cultural and Clinical Integration

Effective overseas elder care must integrate cultural sensitivity and clinical compatibility. Facilities should provide bilingual staff, culturally appropriate meals, and communication systems that connect patients and families. Clinical coordination with U.S.-based physicians is essential for continuity of medical records and care plans.

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7. Risk and Legal Considerations

AAEC emphasizes the importance of cross-border legal agreements and risk-sharing mechanisms. Areas of concern include malpractice liability, emergency evacuation, consent jurisdiction, and dispute resolution. The association works with partner nations to establish bilateral protections for American seniors abroad.

8. Bilateral Collaboration Framework

AAEC is developing bilateral elder-care collaboration agreements between the United States and partner countries. These include data-sharing arrangements, professional exchange programs, and recognition of training and certification standards. Such collaborations aim to create an international elder-care ecosystem rooted in trust and transparency.

9. Conclusion & Global Outlook

Overseas elder care represents a vital evolution in the global continuum of aging services. By setting common accreditation standards, promoting insurance portability, and fostering bilateral partnerships, AAEC aims to make high-quality, affordable care accessible to all U.S. seniors—regardless of where they choose to age.