

Medicare on the Go: How My Plan Works on Vacation



Knowing if your Medicare coverage travels with you on vacation is important. If you're relaxing at a resort in Mexico and need to go to the doctor, will you be stuck with the entire bill? How about if you're visiting family out of state and need emergency care?

Out-of-State

Original Medicare coverage has no regional restrictions in any of the 50 states, any territory, or the District of Columbia. With Medicare Advantage plans, network area and the out-of-network costs are defined within your individual plan. Coverage is often limited for out-of-network health care.

- HMOs typically restrict coverage to a network except for emergency or urgent care.
- PPOs provide coverage for care out of their network, though at a higher cost than in-network care.
- SNPs generally require you to receive in-network care, except specific cases.

Out-of-Country

There are only a few instances where Original Medicare will help pay for inpatient hospital, doctor, ambulance services, or dialysis in a foreign country.

- If you have a health emergency in the U.S., but the nearest hospital that can assist you is in another country.
- If you're in Canada, and:
 - Traveling the most direct route between Alaska and the continental U.S.,
 - An emergency occurs,
 - A Canadian hospital must be the closest hospital, and
 - Your trip isn't taking any "unreasonable delay[s]."
- If you live in the U.S., and the foreign hospital is closer than the nearest U.S. hospital that can treat your medical condition.
- On a cruise outside of the U.S., if:
 - Your ship's doctor can provide medical services, and
 - The ship is within six hours of a U.S. port.

International Options

Since Original Medicare has limited coverage internationally, you should explore your options.

- You can purchase a travel insurance policy with health coverage from a travel agent.
- Save your itemized medical bill for all services you receive internationally to submit to Medicare.
- Some Medicare Advantage or Medigap plans offer coverage for health emergencies in foreign countries.

Vacation season will find millions of Americans traveling away from home. Before traveling this year, make sure your Medicare plan will cover you, wherever you roam.