



## will My Medicare Still Work When I Move or Travel?

### 4 Key Facts You Need to Know

by: Margie Johnson Ware, Aging and Health Specialist



One of the great joys of retirement is the ability to travel. Who wouldn't want to use their newfound free time to take a trip to Italy, or maybe move to Florida for the winter?

But another consideration then moves front and center – will my Medicare coverage follow me wherever I go? What if I get sick outside the United States? Good Medicare health insurance counselors often speak to their clients early on about anticipating how often they will be “out of area.” And that area can be as small as their local community, or as big as their state or country.

We are a mobile generation, and many of us think nothing of jumping in the car on a cross-country adventure, or flying to California to spend the winter with our grandchildren. But what are the health insurance implications of those choices?

#### **1. I have Original Medicare with no supplement. Isn't that the most flexible thing I can choose?**

Yes and no. Original Medicare is definitely flexible. It covers you within the United States and can be used wherever local practitioners accept Medicare.

However, be sure and ask if the practitioner in question accepts Medicare assignment before they start treating you. If they don't accept Medicare, you may be asked to pay for the service upfront, or be charged 15% more than what Medicare would pay.

As for your lack of supplemental Medicare coverage, you may want to consider it. Although you don't go on a trip *expecting* to need medical services, if you are in an accident or experience some type of medical

emergency away from home, supplemental Medicare coverage (also known as Medigap) definitely comes in handy.

## **2. Having Original Medicare with a supplement that covers overseas travel is the best plan you can choose. Right?**

Original Medicare plus a supplemental (aka Medigap) policy that covers overseas travel is very flexible—it will cover you in the event of an emergency outside the US. It is also expensive. Is this a contingency that you actually need to plan for (and pay for), or will trips to foreign countries be relatively rare for you? Often, healthcare in other countries is cheaper than in the United States.

If you rarely travel overseas—but still want to be covered when you do—consider taking out travel insurance right before a trip (rather than paying every month for a supplemental policy that covers overseas travel). A good travel insurance policy will cover extra charges to change your return date, and other expenses, should you experience a health crisis overseas.

When travelling *within* the US, any type of supplement (with or without the overseas travel coverage) can be helpful in the event of a medical emergency. In fact, all supplemental plans are valid across the country and must be accepted (even if the local hospital or clinic tells you they have never heard of it). Try to have your Medicare card with you at all times to prevent any confusion—the law requires that your policy be listed as a Medicare Supplement.

## **3. I have a Medicare Advantage plan. Does that mean I'm stuck at home?**

Not in the least. You just need to be aware of some of the limitations—Medicare Advantage/Part C plans are more restricted in terms of the provider networks they work with. And make sure you have a travel insurance company on speed dial before you book overseas adventures! All Medicare Advantage (MA) plans will cover you in a true emergency within the US. A broken leg, stroke, or heart attack means you should always find the Emergency Room first (and ask questions about coverage and costs slightly later). After receiving treatment, be sure to contact your MA company within the first 24-48 hours of your arriving at the ER, and

inform them of the issue. They will then tell you how to proceed from there.

Finally, remember to show hospital personnel your Medicare Advantage membership card rather than your Medicare card! If you show the hospital your Medicare card, the provider will bill Medicare rather than your MA plan. The MA card ensures that your care is billed properly.

#### **4. My Medicare Advantage plan says it is a “National Plan.” So I don’t need to worry, right?**

Not exactly! Although it says it’s a “national plan,” you still need to check that the local area you are travelling to has practitioners in your network. You are certainly covered for an emergency, but if you need continuing oversight for a chronic condition, you should make those arrangements in advance.