Do Medigap Plans Cover Foreign Travel?

Description

If you are someone who likes to travel internationally, you may ask the question **â??Do Medigap Plans Cover Foreign Travel?â?•** This is a good and important question to ask, particularly since Medicareâ??s coverage in foreign countries is limited to very specific/unique situations.

Medicare coverage within the U.S. and itâ??s territories:

If you have Original Medicare (i.e. not an Advantage plan), you will have coverage without interruption within the United States and its territories, including Guam and the U.S. Virgin Islands.

Medicare coverage for foreign travel outside the United States:



If you plan to go overseas and you have Original Medicare only, there is no coverage for any healthcare costs. You will be responsible for all the costs. Thus, it would be prudent for you to consider getting travel insurance before you leave the U.S. Travel insurance is relatively inexpensive, starting for as little as $18. Make sure the plan you choose includes medical emergencies, as well as lost luggage, etc. That said, there are some unique situations where Medicare does cover you in a foreign country:

- Travel on a cruise ship which is located 6 hours or less from a U.S. port, is considered domestic travel;
- You will be able to be treated at a Canadian hospital, if you are passing through Canada, on your way going or coming back from Alaska;
- If you have a medical emergency in the U.S., but there happens to be a foreign hospital closer by, then you can visit the foreign hospital without incurring a penalty.
- If you have a medical non-emergency, you can visit a foreign hospital without any penalty, if you live closer to that hospital than a hospital in the U.S;

Your entire hospital stay will be covered for all of the above exceptions. Furthermore, if you are not admitted to the hospital, your emergency room visit will also be covered. Be aware that **only** your medical emergency treatment, not any medical transportation costs or follow up care will be covered until you return to the U.S.

So what are the options for international coverage on Medigap plans?

Click here to receive an email with a list of the Medigap plans that DO include the foreign travel emergency benefit

Get a List of All Plans for Your Zip Code

Complete the form to receive the information via email

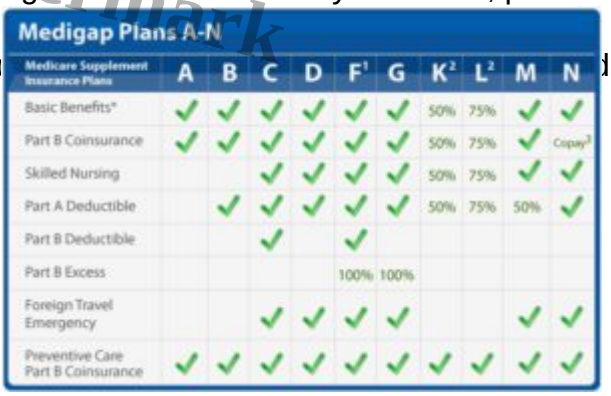
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No, thanks

International Medigap Coverage for Foreign Travel (outside of the U.S. and its territories)

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Many of the Medigap plans include a â??foreign travel emergencyâ?• benefit. Medigap Plans C, D, E, F , G, H, I, J, M or N cover the following:

- Foreign travel emergency care, if commencing within the first 60 days of travel, provided Medicare does not otherwise cover it.
- After a $250 yearly deductible is met, your p dically necessary emergency care outside the U.S.



- There is a lifetime limit of $50,000.
- Even though plans E, H, I and J are no longer available, if you were enrolled in them prior to June 1, 2010, you would still have the foreign travel benefit as described above.

It is recommended that if you intend to travel overseas for any extended length of time, there are other options for health insurance while outside of the U.S. This type of healthcare coverage is called, â?? *expatriate insurance*â?•. However, it is not standard for all countries and benefits may not be the same for each country. So, before you plan that trip, make sure you check with your Medigap insurance company and/or your insurance agent, to verify what coverage is included. You can also go online at Medicare.gov, contact your State Health Insurance Assistance Program (SHIP) or your State Insurance Department.

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Medicare. We have worked with 10,000+ Medicare-eligible individuals over the last 10+ years, assisting with understanding and comparing the plans. You can get a list of Medigap quotes in your area. Or, if you have any questions about this information, you can contact us online or call us at 877.506.3378.

Category

1. Medigap Plans

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