

# WILL MEDICARE COVER YOU ABROAD?

**One in three Americans** are unclear whether their domestic health insurance will cover doctor or hospital visits while traveling outside the United States, according to a new study by [InsureMyTrip](#). So how can you know for sure if your insurance will cover you abroad?

In this guide we'll teach how to start the conversation with your health insurance provider to learn if you are protected on your travels. If you discover limitations with your health plan, act now to get the coverage you think best meets your needs.

## CONTACT YOUR HEALTH INSURANCE COMPANY

Contact your domestic health insurance company to verify whether your emergency medical coverage extends outside the United States. Start the conversation here:

1. If I get injured or sick abroad, will my policy cover me?
2. Does my insurance cover pre-existing conditions abroad?
3. Will I have to pay health expenses abroad out-of-pocket and then file a claim for reimbursement?



### WHAT IF YOU NEED TO BE EVACUATED?

*Very few health insurance companies will pay for your medical evacuation back to the United States, according to the US State Department.*

## ORIGINAL MEDICARE WON'T WORK INTERNATIONALLY

Original Medicare will not cover you outside the US, although additional coverage is available.\*

In some cases, a [Medicare Advantage plan](#) [which is different from Medigap plans] may cover urgent or emergency care outside the United States. Medigap plans C, D, F, G, M, and N will cover 80 percent of the cost of care outside the US during the first two months of a trip.

*\*One exception: in some cases, Medicare will cover necessary care if you are on board a ship within the territorial waters of the US.*

Emergency medical evacuation coverage can also prevent you from getting stuck with a whopping bill if you suffer injury or illness abroad and need to be transported home or to another hospital. **These types of evacuations can easily run \$100,000 or more.**



## BENEFITS OF TRAVEL INSURANCE

Travel insurance can help fill in any coverage gaps in your current domestic health insurance plan and can act as [primary or secondary coverage](#).

A [comprehensive travel insurance](#) plan will provide a variety of key benefits, including trip cancellation, emergency medical coverage, and emergency medical evacuation in addition to many others.

## COST OF TRAVEL INSURANCE

Travel insurance plans run about 5 to 8 percent of your total trip cost. Some plans may or may not cover pre-existing medical conditions; check the eligibility requirements.

### Example:

For a \$5,000, **two-week vacation** to Aruba, a comprehensive travel insurance plan will cost a couple in their 60s around \$300. This includes a \$50,000 medical limit, \$250,000 for medical evacuation in addition to trip cancellation coverage, according to InsureMyTrip.



## THE EXPERTS AGREE

Martine G. Brousse with AdvimedPRO, a service that helps patients with insurance claims, says not enough travelers evaluate the financial risk of being uninsured abroad and the value of additional insurance.

“I have seen too many cases where travelers skip on getting travel insurance because of ignorance or to save some money. I have a case of an 89-year-old man with \$90,000 in expenses incurred on a trip to visit family which Medicare will not cover. It is easier and cheaper to buy peace of mind with travel insurance than deal with repercussions later,” says Martine.

## FINDING MEDICAL HELP ABROAD

- Contact the local US embassy or consulate (note: it will provide only a list of health resources, not recommendations)
- Visit the [International Association for Medical Assistance to Travellers](#) for a list of vetted English-speaking doctors and clinics worldwide
- Contact your insurance company for recommendations

Finally, before your trip, visit the Centers for Disease Control and Prevention [website](#). There, you can learn about the health risks and health care system in the country you will be traveling in, including recommended vaccinations.

And be sure to carry your insurance policy, identity cards, and a claim form.

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*Excerpts include references to Julie Loffredi's article for InsureMyTrip in Next Avenue*