



## The Medicare Map . . .

*Helping you and your clients navigate the Medicare Maze*

### How does Medicare coverage work while traveling internationally?

**With Summer travel in full swing, clients often have questions regarding their Medicare insurance coverage while traveling outside the United States.**

In most situations, Medicare will not pay for health care or prescriptions you get outside the U.S. There are some rare exceptions that are detailed in the link provided below.

However, if you have a Medicare Supplement Insurance policy (Medigap) or a Medicare Advantage plan you may have limited “emergency” medical care outside the U.S.

**Most Medigap Plans** (lettered **C, D, F, G, M or N**) provide foreign travel “emergency” health coverage. Here’s what you need to know:

- Lifetime limit of \$50,000
- Plan pays 80% of the billed charges for **certain medically-necessary emergency care** after you meet an annual \$250 deductible
- Emergency care must begin in the first 60 days of leaving the U.S.
- Medevac return to the U.S. is not included
- 

(Check your policy or contact your insurance company for specific coverage rules.)

**Many Medicare Advantage Plans** also cover “emergency” medical care abroad. Coverage varies from plan to plan so check with your insurance company about costs and coverage rules.

Keep in mind most foreign hospitals will not submit claims to your Medigap or Medicare Advantage plan. You’ll pay the cost of care out of pocket and then need to file a claim with your insurance company for consideration of reimbursement.

For added peace of mind, many Medicare beneficiaries choose to **purchase travel medical insurance.**

Link to: <https://www.medicare.gov/Pubs/pdf/11037-Medicare-Coverage-Outside-United-States.pdf>

### **Referring Clients To HBS . . . How We Support Advisors and Help Their Clients**

- We represent all plans (Medicare Supplement, Drug Plans, and Medicare Advantage), and all major companies

### Getting Started with MEDICARE

HBS can assist you with enrolling in Medicare whether you're joining at age 65 or older (coming off employer coverage) There is no cost or obligation for the services provided by the team of Medicare Specialists at HBS

---

**STEP 1 Contact HealthCare Benefit Services . . . a local firm in Littleton**

Due to Medicare rules, you **must** initiate contact with HBS by

- o Email: [advisors@medicarehbs.com](mailto:advisors@medicarehbs.com) ☑
- o Calling the office: 303-973-6636 ☑
- o Completing forms on their website: [medicarehbs.com](http://medicarehbs.com) and clicking on the "How To Get Started" tab

---

**STEP 2 Appointment to Review ALL Your Options**

An experienced Medicare Broker will prepare a thorough analysis of ALL the plans and options you are entitled to

- o They'll review detailed plan information and help guide you to the best plan for you
- o They offer flexible meeting options
  - A very simple Screen Share process; you just have to be able to open an email ☑
  - In person meetings at their office in Littleton ☑ you can meet at your financial advisor's office

---

**STEP 3 Enrolling in Your Plan**

HBS utilizes a streamlined electronic application process to submit your plan application. Their office will monitor your application and call you once you're enrolled and let you know when to expect your new insurance cards.


---

**STEP 4 Ongoing Customer Service**

The HBS support staff has more than 15 years of Medicare experience

- o They answer their phones - no phone tree
- o Every Fall HBS will send you a newsletter about Medicare's Annual Enrollment Period (October 15 to December 7<sup>th</sup>), and reviewing your plan
- o This annual review can save you \$100s to \$1000s per year on your medications

---

[Medicarehbs.com](http://Medicarehbs.com)      303-973-6636

- Our process is thorough, no obligation and no pressure
- We're available to conduct Medicare webinars for your clients
- We are NOT your competition - Medicare and Long Term Care are all we do

Click on the "Getting Started with MEDICARE" flyer to print and share the steps of working with HBS.

To learn more about our process, visit [our website](#) or call our office 303-973-6636.

**Feel free to forward The Medicare Map monthly newsletter to other advisors you think would benefit from the services of Tammy and her team.**




HealthCare Benefit Services  
 6638 W Ottawa Ave Ste 120, Littleton CO  
 80128  
 (303) 973-6636 | [advisors@medicarehbs.com](mailto:advisors@medicarehbs.com)  
[www.medicarehbs.com](http://www.medicarehbs.com) | [LinkedIn](#)



This email was sent to {{ contact.EMAIL }} You received this email because you are registered with HealthCare Benefit Services Inc For Advisors Only - NOT approved for client use.

[Unsubscribe here](#)



© 2023 HealthCare Benefit Services Inc