

## 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 <u>not</u> 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

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(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.

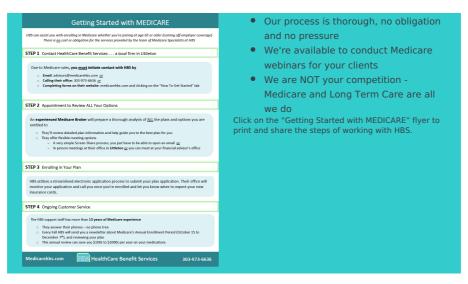
Keep in mind most foreign hospitals will not submit claims to your Medigap or Medicare Advantage plan. You'll pay the cost of care out of pocket and then need to file a claim with your insurance company for consideration of reimbursement.

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

 $\label{linkto:https://www.medicare.gov/Pubs/pdf/11037-Medicare-Coverage-Outside-United-States.pdf} \\ Link to: <a href="https://www.medicare.gov/Pubs/pdf/11037-Medicare-Coverage-Outside-United-States.pdf">https://www.medicare.gov/Pubs/pdf/11037-Medicare-Coverage-Outside-United-States.pdf</a>$ 

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



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



HealthCare Benefit Services 6638 W Ottawa Ave Ste 120, Littleton CO 80128 (303) 973-6636 | advisors@medicarehbs.com

www.medicarehbs.com | LinkedIn







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