



MEDICARE: TIPS FOR TRAVELERS—PART I

For your clients who enjoy traveling, the Medicare coverage they select might matter when it comes to on-the-road benefits.

Your client is signing up for [Medicare](#). They have reviewed their options, and now must decide on either original Medicare, e.g., [Parts A, B, D](#), and [Medigap](#), or on [Medicare Advantage, Part C](#).

Original Medicare is a fee-for-service program. Medicare Advantage offers Medicare benefits through private insurance, and deliver services primarily via HMOs ([Health Maintenance Organizations](#)) and PPOs ([Preferred Provider Organizations](#)). Medical care provided outside the HMO, or PPO, typically have additional costs.

Traveling around the United States

If your client's dream is to visit the 50 states, original Medicare will likely provide excellent coverage. Original Medicare is fee-for-service, and services are generally available in the U.S. and Washington D.C., as well as U.S. territories. (www.medicare.gov/coverage/travel)

Medicare Advantage may, or may not, meet someone's coverage requirements. Typically, Advantage plans might offer limited emergency coverage, but other visits will be considered out-of-network, and mean additional cost. If travel is a once-a-year-vacation, and the real concern is an emergency situation, this might not be a issue. But the client should check and confirm exact coverage.

If you have two homes in different locations, checking coverage is critical. Some Medicare Advantage plans may have locations in multiple states, especially popular retirement locations, like Florida, or Arizona. But many do not. For short trips, emergency, or urgent care, benefits may be all that is needed. But if your client stays away three to six months, it will be important for them to know coverage rules.

Foreign travel matters even more

Medicare does not cover medical care outside of the U.S. and its territories, except in very limited circumstances involving border areas with Canada and Mexico. There is limited coverage for medically necessary treatment on board a ship within territorial waters. Some Medigap and Medicare Advantage plans do offer coverage, but the coverage has different deductibles and co-insurance. If foreign travel is on your list, be sure clients check their plans. Note that many tour operators offer policies that will cover them while they are on the tours, though often they do not include travel to and from the tour starting point.

Many clients consider traveling to be a key part of their retirement plan. Medical travel coverage can help make any unfortunate illness or accident much easier to manage. Watch for our next blog post, where we cover an additional type of plan that can help injured, or ill, travelers—emergency medical evacuation services. (<https://wwwnc.cdc.gov/travel/yellowbook/2020/health-care-abroad/travel-insurance-travel-health-insurance-and-medical-evacuation-insurance>).

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This material is educational and intended for an audience with financial services knowledge.

Additional Information and Links

Medicare

<https://www.ssa.gov/benefits/medicare>

Medicare Advantage

<https://www.medicare.gov/Pubs/pdf/I2026-Understanding-Medicare-Advantage-Plans.pdf>

Medigap

<https://www.medicare.gov/Pubs/pdf/02110-medicare-medigap-guide.pdf>

Medical evacuation

<https://wwwnc.cdc.gov/travel/yellowbook/2020/health-care-abroad/travel-insurance-travel-health-insurance-and-medical-evacuation-insurance>

For additional information about Medicare in retirement, please contact
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[PacificLife.com](https://www.pacificlife.com)

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2 of 2

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