Medicare Coverage When on a Cruise or Traveling

Beneficiary Information | 1-800-963-5337 | www.floridashine.org

Step aboard virtually any cruise ship and be prepared to sail away without Medicare coverage. Whether you're flying to Europe, Asia, or any other destination, you may later find that your health insurance does not provide emergency coverage when needed.

Whether you're driving, flying, or cruising to visit family or explore exotic lands, the following information can help you review what type of health insurance coverage you may need when traveling.

Cruising the Seven Seas? Unless you are traveling within the United States and its territories, including Puerto Rico, the District of Columbia, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands, Medicare will not cover health care services or supplies that you receive. However, Medicare allows a cruise ship's doctor, under certain laws, to provide medically necessary health care services under certain conditions if:

- The physician is legally permitted to provide medical services
- The services are provided while the ship is in a U.S. Port or within six hours of departing or arriving at a U.S. Port, regardless of whether it is an emergency.

If the ship is more than six hours away from a U.S. Port, Medicare will not cover the health care services.

Traveling Across U.S. borders? Certain types of medical emergencies and hospital care are covered by Medicare if you are in the U.S. when the emergency occurs, and the closest hospital is in a foreign country. For example, if you are traveling through Canada between a U.S. state and Alaska, and the Canadian hospital is the nearest facility for treatment, Medicare will evaluate coverage for treatment on a case-by-case basis, regardless of whether it is an emergency.

Options: If you are planning to drive out of state or take an international trip, review your health insurance coverage. Consider the following options:

- ✓ **Check with your Medicare Advantage Plan:** It may offer additional coverage when traveling to another state or outside the U.S.
- ✓ **Medigap (supplement insurance) policies:** Several plans (C, D, F, G, M, and N) offer foreign travel coverage. Even if you have Plan E, H, I, or J, which are no longer sold, you may keep it if you bought one of these plans before June 1, 2010. These plans typically pay up to 80% of billed charges for medically necessary emergency care outside the U.S., after a yearly $250 deductible. Most foreign travel emergency coverage has a lifetime limit of $50,000.
- ✓ **Travel medical insurance:** These policies may provide limited coverage for health care services and can be purchased through an insurance agent or travel agent.

For more detailed information, the Centers for Medicare & Medicaid Services (CMS) provides a fact sheet, "Medicare Coverage Outside the United States." You can find it on Medicare.gov/Publications by searching for publication number **11037**.

If you need assistance with information in this publication, please call the Elder Helpline toll-free at 1-800-96-ELDER **(1-800-963-5337)** and ask for a **SHINE Counselor**. The Florida SHINE (Serving Health Insurance Needs of Elders) Program offers free and unbiased health insurance counseling to individuals with disabilities, seniors, and their family members or caregivers. For more information on health insurance issues, visit our website at FloridaShine.org.

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