

Step on the deck of virtually any cruise ship and be prepared to sail away without Medicare coverage. Fly to Europe, Asia, or anywhere else in the world, only to find later that your health insurance would not provide emergency coverage when needed.

Whether you are driving, flying the friendly-skies, or taking a cruise to visit family members or exotic lands, the following information may help you review what type of health insurance coverage you may need when traveling.

Cruising the Seven Seas? In most situations, Medicare will not pay for health care services or supplies that you receive outside the United States and its territories, including Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. However, Medicare allows a cruise ship's doctor, under certain laws, to provide medically necessary health care services if:

- the "physician" is duly registered with the Coast Guard to render the professional services in question; and
- the services are rendered while the ship is in a U.S. Port (or within six hours of departure or arrival at a U.S. Port), regardless of whether it is an emergency.

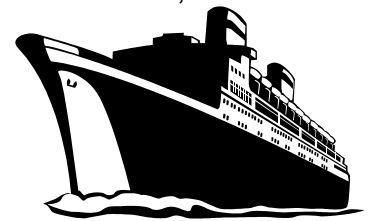
If the ship is more than six hours away, Medicare will not cover health care services.

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 a foreign hospital. For example, if you are traveling through Canada between a U.S. state and Alaska, and the Canadian hospital is the closest for treatment, Medicare will determine 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, you should take a few minutes to review your health insurance coverage. The following options may be available:

- ✓ Check with your Medicare Advantage Plan. It may offer additional coverage when traveling to another state or outside the U.S.
- ✓ Several Medigap (supplement insurance) policies offer foreign travel coverage such as standard plans C, D, F, G, M, and N. Plans pay up to 80 percent of the billed charges for certain medically necessary emergency care outside the U.S. after the beneficiary meets a yearly \$250 deductible. Most foreign travel emergency coverage has a lifetime limit of \$50,000.
- ✓ Travelers' insurance policies may provide limited coverage of health care services and can be purchased through an insurance agent or travel agent.

For more information, the Centers for Medicare & Medicaid Services (CMS) provides a detailed fact sheet, "Medicare Coverage Outside the United States." You may find it on www.medicare.gov by selecting *Forms, Help & Resources*, click on *Free Medicare Publications*, and then type in the *Keyword or ID* box the number 11037.



If you would like assistance with information contained 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 provides free and unbiased health insurance counseling to the disabled, elders, and their respective family members or caregivers. For more information on the SHINE Program, please visit the SHINE website at www.floridashine.org.