

Medical Coverage While Traveling outside the U.S.

Q: Does Medicare cover me when I travel outside the United States?

A: Medicare will not cover you outside the United States, except in rare situations. For example, Medicare may cover treatment at a Canadian hospital if you have a medical emergency while traveling between Alaska and another state. Medicare may also cover treatment if you have a medical emergency while in the U.S. or a U.S. territory and the nearest hospital is across the border in Canada or Mexico. If you are on a ship that is within six hours of a U.S. port, you'll likely have Medicare coverage. Some Medical Advantage (Part C) plans may cover certain emergencies if they occur outside the United States. In most cases, you'll need supplemental travel insurance.

Q: What about TRICARE coverage while I'm traveling overseas?

A: Since Medicare does not provide coverage outside the United States or its territories, TRICARE For Life becomes the primary payer for health care received in all other overseas locations. You are responsible for the initial cost of care, but can apply for reimbursement from Tricare [TRICARE DoD/CHAMPUS MEDICAL CLAIMS PATIENT'S REQUEST FOR MEDICAL PAYMENT \(whs.mil\)](#) after applying for, and receiving, a denial of care from Medicare. [1490S-Patient's Request for Medical Payment \(cms.gov\)](#)

Q: Am I eligible for medical treatment at overseas U.S. military medical treatment facilities?

A: Before embarking on overseas travel, check to see if the U.S. has a military base or bases in the country or countries you'll be visiting. Then check to see if there is a military treatment facility on the base. In case of a medical emergency, it may be helpful to have more than one credit card account. Medical expenses can be really high. If you must make payments, you will have your credit cards available. Consider purchasing travel insurance with medical benefits before you travel outside the U.S. and U.S. territories. If you travel frequently, you can purchase annual travel insurance for less than per trip coverage. Safe travels! (Source: Shift Colors Spring-Summer 2024)