

**APPRISE Program  
OFFICE OF AGING**

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**Understanding your Medicare Coverage When Traveling Abroad**

With summer around the corner, it is a good time to review your Medicare coverage if you will be traveling outside the United States. In most situations, Medicare won't cover health care or supplies outside the United States. However, you are covered in Puerto Rico, US Virgin Islands, Guam, American Samoa and the North Mariana Islands.

Medicare will cover you in three situations outside the United States: if you are in the U.S. and the foreign hospital is closer than a U.S. hospital; if traveling through Canada to Alaska and you have a medical emergency and you are closer to a Canadian hospital; or if you live in the U.S. and a foreign hospital is closer than a U.S. hospital whether if it is an emergency or not. In all these situations, Medicare will only cover Medicare-covered services.

On a cruise ship, Medicare may cover a medical emergency if you are six hours or less from a U.S. port. If you are more than six hours from a U.S. port, Medicare will not cover health care services.

Some Medigap (Medicare Supplement Insurance) policies and Advantage plans do offer limited foreign travel emergency care, so you should check with your provider. Medicare also does not cover prescriptions outside the United States.

If you have questions about Medicare, contact APPRISE at 724-847-2262. Counselors are available to answer all your Medicare questions. APPRISE is part of the Office of Aging and its services are offered at no charge.

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