



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

March, 2025

Q: My partner and I are planning a cruise this Spring. I am new to Medicare. What should I know before I go? Will I have all the same coverage as I do close to home?

A: A few key factors will make a difference when answering this question. Do you have a Medicare Advantage Plan or Original Medicare (Parts A & B) with a Medigap Plan? Do you plan to travel outside of the United States?

If you have Original Medicare, you can travel anywhere in the U.S. and its territories and get the medical care you need from almost any doctor or hospital. This includes all 50 states, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.

Medicare generally doesn't cover health care while you're traveling outside the U.S. There are some exceptions.

Do you have a Medicare supplement insurance policy (Medigap) with your original Medicare?

Medigap Plans

A Medigap policy may offer additional coverage to Original Medicare for health care services or supplies that you get outside the U.S.

Standard Medigap Plans C, D, F, G, M, and N provide foreign travel emergency health care coverage when you travel outside of the U.S.

Plans E, H, I, and J are no longer for sale, but if you bought one before June 1, 2010 you may keep it. All of these plans also provide foreign travel emergency health care coverage when you travel outside the U.S.

Medigap Plans C, D, F, G, H, I, J, M, and N pay 80% of the billed charges for certain medically necessary emergency care outside of the U.S. after you meet a \$250 deductible for the year. These Medigap policies cover foreign travel emergency care if it begins during the first 60 days of your trip and if Medicare doesn't otherwise cover the care. Foreign travel emergency coverage with Medigap policies has a lifetime limit of \$50,000.

Medicare Advantage Plans

If you have a Medicare Advantage Plan, your plan may not cover your care while you travel within the United States unless you need emergency or urgent care. Most Medicare Advantage plans will cover a visit to an urgent care facility or the emergency room. If your plan does allow you to see providers that are outside of your network or area, you will usually pay more to see an out-of-network provider. You may also need to follow other plan rules like obtaining prior authorization.

Most Medicare Advantage plans do not cover health care provided outside of the United States and its territories. Contact your plan to see what rules and costs apply when you are traveling.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at www.medicare.in.gov. You can also find SHIP on Facebook, Twitter, LinkedIn, and YouTube.