

## **Traveling This Summer? Check Your Health Coverage Before You Leave!**

By the GWAAR Legal Services Team

After 24 months of living with a pandemic and enduring Covid restrictions, the easing of these restrictions may bring a new sense of relief. For many of us, we may feel more comfortable venturing forth and traveling in the coming months. Plans may include resuming postponed trips or whole new vacation destinations may be underway. If you are traveling this summer, there is still a lot to do before you leave. Before you pack your suitcases, you should take a look at your health insurance coverage.

If you have Original Medicare, Medicare will cover your health care services when you're in the United States, which includes Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. However, if you travel outside of the U.S., including to Canada or Mexico, Medicare will not pay for any health care services or supplies you receive outside the U.S., except in very limited situations.

Medicare supplement plans, or Medigap plans, allow you to see any provider who accepts Medicare. That means that if you are traveling within the U.S., and you have Original Medicare and a supplement plan, you will have coverage for any health care services or supplies you receive from providers who accept Medicare. If you are planning to travel outside the U.S., check your supplement policy to see if it includes coverage for any services received outside the U.S.

Medicare Advantage plans, on the other hand, often only operate within a specific network. If you have an Advantage plan, check with your plan to see whether out-of-network services are covered. Out-of-network emergency care will generally be covered. Some Medicare Advantage plans may provide additional coverage when you are traveling outside of the United States. Check with your plan for more information.

If you will need to refill your prescriptions while traveling, check with your prescription drug plan to see whether there are any network pharmacies at your destination. If you will not be able to use a network pharmacy while traveling, you may have to pay the full cost of your drugs when you fill your prescription. Check with your drug plan for information about how the plan reimburses out-of-network pharmacy purchases. Make sure you save your receipts! Please be aware that Medicare drug plans will not cover prescription drugs you buy outside the U.S.

If you are concerned about not having coverage for medical care while you travel, don't panic! Consider buying a travel insurance policy that includes health coverage. To purchase travel insurance, talk to an insurance agent. Be sure to ask about coverage for preexisting conditions.

Taking the time to plan out your health care coverage before you travel will help you to have an enjoyable and relaxing trip. Bon voyage!