LESSON · TRAVEL & ENTERTAINMENT

Does Medicare Cover You Overseas?

Original Medicare stays home in almost every case. Here's what does cover you abroad, what a hospital stay overseas could cost you, and what to check before every international trip.

Read time: 6 minutes **Level:** Foundational **Includes:** Knowledge check

It surprises many retirees: the health coverage they rely on at home usually doesn't travel with them. In Medicare's own words, "in most situations, Medicare won't pay for health care or supplies you get outside the U.S." Knowing where the gaps are, before you board, is the difference between an inconvenience and a five-figure bill.

Original Medicare: three narrow exceptions

Original Medicare (Parts A and B) pays for care outside the U.S. only in these situations:

- You're in the U.S., you have a medical emergency, and a foreign hospital is closer than the nearest U.S. hospital that can treat you.
- You're traveling through Canada by the most direct route between Alaska and another state, you have an emergency, and a Canadian hospital is closer.
- You live in the U.S. and a foreign hospital is closer to your home than the nearest U.S. hospital that can treat you.

Even then, Part A covers the inpatient stay, and Part B covers doctor and ambulance services only around that stay. Foreign hospitals don't have to file Medicare claims, so you may pay upfront and file the claim yourself.

On a cruise: the 6-hour rule

Medicare may cover medically necessary care on a cruise ship if the doctor is allowed to practice on board and the ship is in a U.S. port or within 6 hours of one. More than 6 hours from a U.S. port, Medicare doesn't pay.

What does cover you abroad

Your coverage options outside the U.S.

COVERAGE	CARE ABROAD
Original Medicare	Only the three exceptions above
Medigap Plans C, D, F, G, M and N	Foreign travel emergency: 80% of billed charges after a $250 yearly deductible, up to $50,000 per lifetime, if the emergency begins in the first 60 days of your trip
Medicare Advantage	Varies by plan; some cover emergencies abroad. Check before you go
Part D drug plans	Can't cover drugs you buy outside the U.S.
Travel medical insurance	Bought per trip or per year; covers what Medicare doesn't, within the policy's limits

Medigap Plans E, H, I and J are no longer sold, but people who kept them from before June 1, 2010 also have foreign travel emergency coverage.

A worked example

On day 20 of a trip to Portugal, a retiree with Medigap Plan G is hospitalized after a fall, and the bill comes to $30,000.

How Medigap's foreign travel benefit would apply

Billed charges	$30,000
Yearly deductible (you pay)	$250
Medigap pays 80% of the remaining $29,750	$23,800
Your 20% share	$5,950
Your total	**$6,200**

Illustrative. The benefit has a $50,000 lifetime limit, and it applies only to emergencies that begin within the first 60 days of a trip.

Without Medigap's travel benefit or travel insurance, the full $30,000 would be theirs to pay.

The cost most people miss: getting home

Being flown home by air ambulance is rarely covered by Medicare or Medigap. The U.S. State Department notes that a medical evacuation flight to the U.S. "can cost from $20,000 to $200,000," and suggests considering medical evacuation insurance as part of your travel coverage.

Choosing travel medical insurance

- **Read what it covers.** "Travel insurance" doesn't always include health coverage. Trip cancellation and medical coverage are different things.
- **Check the medical limit** and whether it pays the hospital directly or reimburses you later.
- **Look for medical evacuation** coverage, and its limit.
- **Check pre-existing condition rules.** Many policies limit coverage for conditions you already have unless you buy within a set time after booking.
- **Travel often?** An annual multi-trip policy can cost less than buying one for each trip.

How Blueprint approaches this

- From 65, Blueprint includes a baseline **Medicare cost** for each person, plus **IRMAA** surcharges in years your income triggers them, inside your monthly retirement paycheck.
- Travel medical and evacuation insurance are trip costs. Include them in your **Lifestyle** travel budget, or in the price of a bucket-list trip you add as a **Future Large Purchase** (Plus).
- A large medical bill abroad is the kind of shock your **Liquidity Engine** is there for: cash that doesn't depend on markets.

Before every international trip:

- [ ] Confirm what your Medigap or Medicare Advantage plan covers abroad
- [ ] Note the 60-day limit and $50,000 lifetime cap if you rely on Medigap
- [ ] Decide whether you need travel medical insurance for the gaps
- [ ] Add medical evacuation coverage, especially for remote destinations
- [ ] Pack enough prescription medication for the whole trip
- [ ] Carry your insurance cards and your plan's claim instructions

KNOWLEDGE CHECK

Test what you just learned

Answer four quick questions to test what you just learned.

1. Does Original Medicare pay for a hospital stay in France during a vacation?

> A. Yes, the same as at home
> B. Generally no; only three narrow exceptions apply
> C. Only for stays under 30 days

2. What does Medigap Plan G pay for an emergency abroad?

> A. 100% with no limit
> B. 80% after a $250 yearly deductible, up to $50,000 per lifetime
> C. Nothing

3. Your cruise ship is 10 hours from the nearest U.S. port. Does Medicare cover the ship doctor?

> A. Yes
> B. No, the ship must be in a U.S. port or within 6 hours of one
> C. Only for emergencies

4. What does the State Department say a medical evacuation flight to the U.S. can cost?

> A. Under $5,000
> B. $20,000 to $200,000
> C. It's always covered by Medicare

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Sources: Medicare.gov, Medicare Coverage Outside the United States (CMS Product No. 11037, April 2026); Medicare.gov, Medigap & travel; U.S. Department of State, Medicine

and Health.

Blueprint Tomorrow provides educational planning tools, not individualized investment, tax, insurance or legal advice. Nothing in this lesson is a recommendation to take any specific action with your accounts. Medicare, Medigap and insurance rules can change; confirm your own coverage before you travel.