How Medicare Works When You Travel or Retire Abroad

Coverage outside the U.S. is limited, not zero. What Original Medicare pays, what Medigap adds back, and what each one means before a trip or a move.

1. WHAT ORIGINAL MEDICARE COVERS ABROAD

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Usually nothing beyond the 50 states, D.C., and the U.S. territories. **Part D never covers a drug you buy abroad.**

The exceptions are narrow: a foreign hospital closer than the nearest U.S. one that can treat you, an emergency crossing Canada by the direct route between Alaska and another state, or a cruise ship in a U.S. port or within 6 hours of one.

2. WHAT MEDIGAP ADDS BACK

$50,000

MEDIGAP LIFETIME CAP

Plans C, D, F, G, M, and N pay **80% of billed charges after a $250 yearly deductible**, for emergencies that begin in the first 60 days of a trip. Plans A, B, K, and L carry no foreign benefit at all.

3. WHAT IT MEANS FOR YOUR PLANS

IF YOU ARE TAKING A TRIP

Confirm your plan's foreign travel benefit before you book. Medicare Advantage plans may add emergency coverage abroad, but it varies plan by plan, and a separate travel medical policy is often the cheaper fix.

IF YOU ARE MOVING ABROAD

Medicare will not be your everyday coverage overseas, yet most retirees keep paying Part B. Dropping it can mean a permanent 10% penalty for each full 12 months without it, unless you qualify for a Special Enrollment Period.

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