

# Have Medicare, Will Travel



**So, you want to live abroad—but what does that mean for your Medicare?**

## Medicare and Expats

In most cases, Medicare won't cover your health care costs outside the United States. So, should you enroll in Medicare or not? That depends.

### Plan to Live in a U.S. Territory

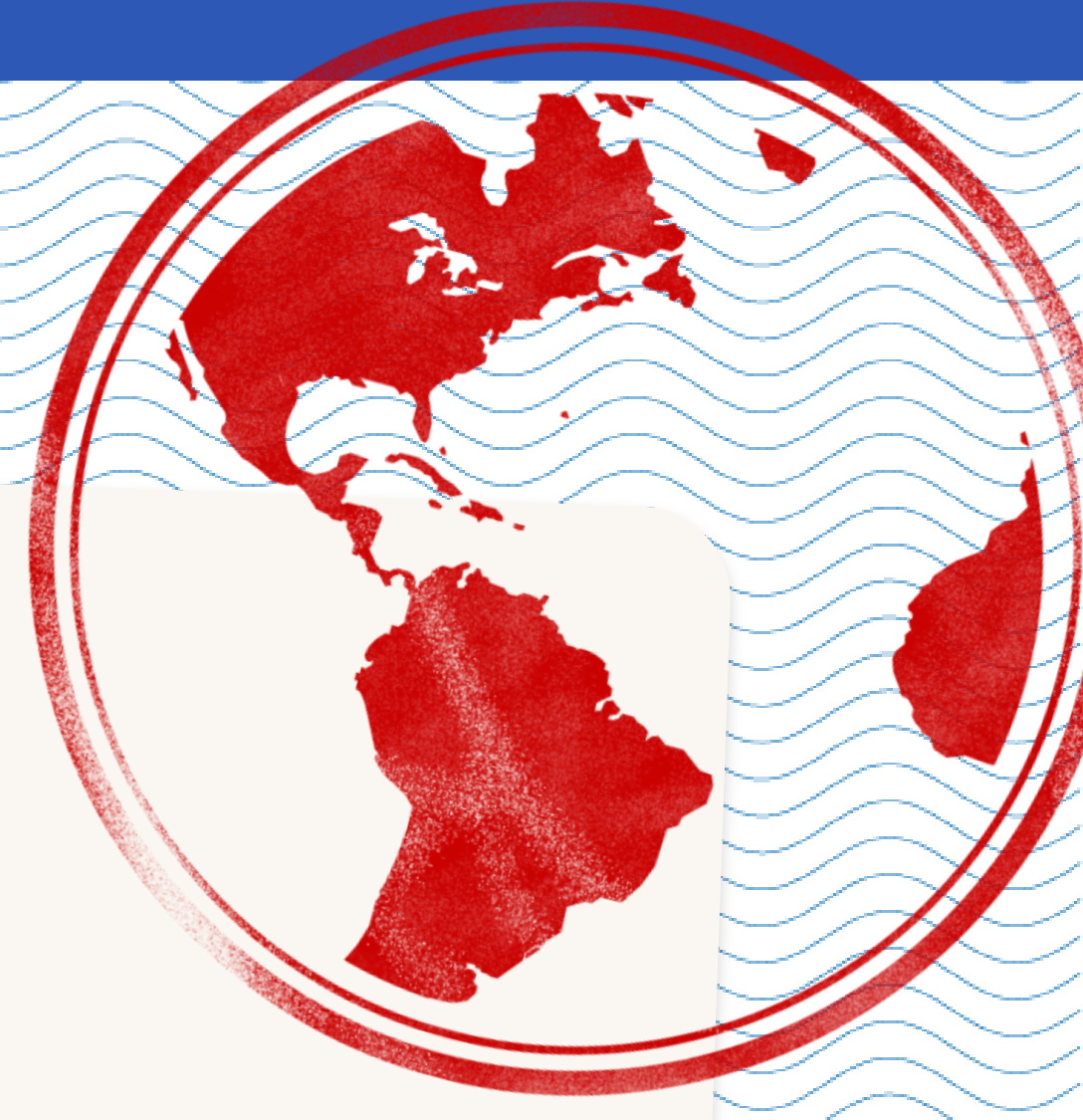
You're covered by Medicare if you live in any of the 50 U.S. states or the District of Columbia. But you're also covered—and should enroll—if you live in:

- Puerto Rico
- U.S. Virgin Islands
- Guam
- American Samoa
- Northern Mariana Islands



### Already Working or Volunteering Abroad

You can delay enrolling in Medicare if you or your spouse have employee-sponsored health insurance, national health insurance, or organization-sponsored health insurance for volunteers, such as through the Peace Corps. When you return to the U.S., you can enroll during Medicare's Special Enrollment Period.



### Plan to Live Abroad but Return Frequently

You should enroll in Medicare when you're first eligible. Yes, you're paying a Part B premium for insurance you may not use, but you won't pay lifetime penalties from delaying enrollment.

**The Part B penalty is an extra 10% for each year you could have signed up for Part B but didn't. It's added to your monthly premium.**



### Plan to Live Abroad Permanently

You don't need to enroll, but you should look at other health insurance options.

Keep in mind, if you return to the U.S. unexpectedly and decide to sign up for Medicare, you may pay a Part B penalty for the rest of your life.

You must wait until the General Enrollment Period of January 1 to March 31 to sign up. Your coverage starts the first day of the month after you sign up.

Other health insurance options include international health insurance, national health insurance, local private health insurance, and travel health insurance.

### Already Living Abroad? How to Enroll

If you're living overseas when you turn 65, you can get Medicare enrollment forms from your U.S. embassy or consulate. The Social Security Administration should also send a letter and a form for you to request an enrollment packet. Always be sure to keep copies of completed forms and use certified mail when sending.

### What About a Part D Prescription Drug Plan or Medicare Advantage?

These plans are U.S.-based. If you return from living overseas, you have a 2-month Special Enrollment Period to sign up for Part D without a penalty. You can choose to switch to Medicare Advantage during the Annual Enrollment Period from October 15 to December 7.

## Your Moving Abroad Support Team

Deciding what to do about Medicare isn't easy. Our licensed insurance agents are here to help.

**Medicare Support Center**  
at **CVS**  
a non-governmental program

**1-844-672-0317 (TTY: 711)**  
**Monday–Friday | 9 AM–6 PM ET**

[www.MedicareSupportCenter.com](http://www.MedicareSupportCenter.com)

