




Living Abroad with Medicare

A Medicare Scholar Presentation



If you're living abroad, or plan to live abroad, it's important to understand your options and limitations with your Medicare benefits. You'll have to decide:

- If and when to sign up for Medicare
- Whether you can avoid any penalties
- Whether or not you plan to return to the U.S., and
- What coverage options are available to you

Signing Up for Medicare

If you're living abroad when you turn 65 and first qualify for Medicare, you can either:

- Request an enrollment form from the United States Embassy or Consulate in the country where you reside; or
- Wait for the Social Security Administration letter explaining that you've entered your Initial Enrollment Period and request the enrollment packet

Signing Up for Medicare

If you're collecting Social Security benefits while living abroad, you may automatically be enrolled in Medicare when you turn 65

- If you receive your Medicare card that includes both Part A and Part B, there is no need for you to do anything to remain covered
- If you do not want to pay the Part B premium or delay enrollment, or are covered under your or your spouse's employer plan, you can sign the form denying Part B coverage and send the card back to Social Security

Signing Up for Medicare

Unless you are covered by your or your spouse's employer coverage and you delay enrolling into Medicare, you may be liable to pay a Late Enrollment Penalty on your Part A and/or Part B benefits

- Part A penalty is only for those that don't qualify for premium-free Part A
- Part B penalty is 10% for every 12-month period you went without coverage after becoming eligible

Signing Up for Medicare

- If you are required to sign up for Medicare benefits but do not enroll during your Initial Enrollment Period (three months before, the month you turn 65, and three months after), you will have to wait until the General Enrollment Period to sign up
- The General Enrollment Period happens every year from January 1st through March 31st



Moving Abroad After 65

If you're already on Medicare and decide to move abroad, you need to make the decision on whether you want to continue your Part A or Part B coverage



Moving Abroad After 65

- If you qualify for premium-free Part A and are receiving Social Security benefits, you can continue your Part A coverage while living abroad
- If you do not want your Part A coverage, you will have to cancel your Social Security benefits and pay SSA back all benefits that you've received



Moving Abroad After 65

- You can cancel your Part B coverage at any time, but you may be subject to a Late Enrollment Penalty should you sign up again in the future
- If you plan to travel back to the United States frequently or do not have employer coverage while living abroad, you may want to keep paying your Part B premium



Moving Abroad After 65

If you had a Medicare Advantage or Part D prescription drug program, you must disenroll from those programs when you move as you will no longer be in the plan's service area

Medicare Coverage While Abroad

- Generally, Medicare Part A and Part B does not cover any medical care received outside of the United States or its territories
- Depending on the country you reside in, you may be eligible to purchase private insurance coverage or may be covered by the country's national healthcare program



Returning to the U.S.

When planning your return to the U.S., take stock of the status of your Medicare benefits. Consider:

- Is Part A active?
- Is Part B active?
- If not, when can I enroll?
- If so, what will be available to me when I return?

Returning to the U.S.

- If you need to sign up for Part A and or Part B and do not qualify for a Special Enrollment Period, you will need to apply during the General Enrollment Period (January 1st – March 31st) through the Social Security Administration
- You may qualify to sign up for Part A and/or Part B right away if you were covered by employer coverage through your or your spouse's employment, or were volunteering for at least 12 months for a tax-exempt non-profit organization that provided health insurance (through a church mission, for example)

Returning to the U.S.

- Once you've returned, it's important to update your permanent resident address with the Social Security Administration
- You will have a Special Election Period to choose a Medicare Advantage or Part D plan, lasting for 2 months after you've officially returned to the United States.
- You may be subject to underwriting for Medigap coverage if you do not qualify for Guaranteed Issue (like losing employer group coverage)



Recap

While living abroad, it's important to consider:

- Whether you'll sign up for Medicare or not
- Whether you can delay coverage and not be penalized
- Whether you plan to return to the U.S.
- What health coverage is available in the country you're living in



Questions?



Thank you for
attending!



Sources

- <https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/medicare-and-living-abroad/medicare-coverage-for-those-who-live-permanently-outside-the-united-states>
- *“Medicare Coverage Outside the United States”*, Department of Health and Human Services, January 2023