



Enrolling In Medicare

If You Live Outside The United States

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If you are 65 or older and qualify for Medicare, you can enroll in Medicare Parts A and B, also known as Original Medicare, either before or after you leave the U.S.

The following information applies only if you are living abroad; it does not apply if you are simply taking a trip to a foreign country. If you have specific questions, contact the Social Security Administration (800-772-1213) or the Consulate or Embassy in your country of residence before making any final decisions about Medicare enrollment.

If You Live Outside Of The United States

Decisions about Medicare enrollment can be complicated if you live outside the United States (the 50 states, plus the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands). Although Medicare does not typically cover medical costs for care you receive when you live or travel abroad, you still need to choose whether to enroll in Medicare Parts A and B when you become eligible.

Things to consider if you live outside of the United States include:

1. If and when you plan to return to the U.S.?
2. Are you working or volunteering outside the U.S.?
3. What are the potential costs of delaying your enrollment?

To Enroll Or Not Enroll?

Although Medicare does not typically cover expenses for medical care you receive while living or traveling outside the U.S., that doesn't mean you shouldn't enroll.

MEDICARE PART A

If you pay no premium for Part A coverage, it's probably a good idea to enroll. However, if you are required to pay a premium for Part A and are not living in the U.S., you may not be able to enroll.

MEDICARE PART B

Everyone must pay a monthly premium to enroll in Medicare Part B. There are good reasons for deciding to enroll and pay the premium or delay enrolling. Consider the following:

- Enroll in Part B if you plan to move back to the U.S. or visit frequently, because paying the premium to keep Part B when abroad will ensure that Medicare will cover your care whenever you travel to the U.S. and that you will not face late enrollment penalties or gaps in coverage.
- Delay or drop Part B if:
 - you or your spouse currently work outside the U.S. for a company that provides you with health insurance, or you or your spouse work in a country with a national health system. If you are covered on an employer group health plan, you will qualify for a Special Enrollment Period (SEP) to enroll in Part B without penalty. This SEP begins at any time while you (or your spouse) are still working and for up to eight months after you lose your health coverage or stop working.
 - you volunteer internationally for at least 12 months for a tax-exempt non-profit organization and have health insurance during that time. You will have a six-month SEP to enroll in Medicare without gaps or penalties. This SEP begins once your volunteer work stops or your health insurance outside of the U.S. ends, whichever is earlier.
- If you have a Medicare Advantage or Medicare Part D Plan, you should disenroll and stop paying these premiums before you move because these plans require that you live in their service area in order to be enrolled.
- If you disenroll from Medicare Part A or B and are enrolled in a Medigap Plan, you should also disenroll in that plan because you must be enrolled in both Parts A and B to retain that coverage.

How To Enroll In Medicare When Living Abroad

If you live in a foreign country when you turn 65 and first qualify for Medicare, you can sign up by requesting enrollment forms from the United States Embassy or Consulate in the country where you currently live. When you first turn 65 and are Medicare eligible, the Social Security Administration will send you a letter explaining that you have entered your Initial Enrollment Period (IEP), along with a form to request an enrollment packet. Be sure to keep copies of any forms that you complete. If possible, it is best to send paperwork via certified mail to ensure their delivery.

If you are collecting benefits from SSA or from the Railroad Retirement Board (RRB) while abroad, you may be automatically enrolled in Part A when you become Medicare-eligible. Follow the steps above to ensure that you are enrolled in Part B if you plan to pay the premium abroad to maintain your Medicare coverage.

If you do not enroll in Medicare during your IEP, you may have to wait until the General Enrollment Period (GEP), which runs January 1 through March 31 each year; coverage begins July 1.

How Do You Prove That You're Now A Resident In The United States?

Social Security does not require you to reside in the U.S. for any minimum period of time in order to be considered a resident. However, there may be a requirement for you to show evidence of your residence, which could include any of the following items:

- Proof of employment or a record of regular volunteer activity.
- Proof of U.S. home ownership, a rental lease, or rent payment record.
- Income tax or property tax forms or receipts.
- Utility bills addressed to you.
- U.S. driver's license.
- Records showing dates of regular medical treatment or services received from a social agency.
- Evidence of regular involvement in social programs such as vocational rehabilitation, Meals on Wheels or services received from a social agency.

If you are applying for Medicare benefits after returning to the U.S. and have not had time to establish any of the above evidence of residence, these items could be valuable to prove your intent to reside in the U.S.

- A one-way ticket to the U.S.
- Record of shipping personal possessions to the U.S.
- Records showing your retirement or termination of employment outside of the U.S., etc.

When Will Your Medicare Coverage Begin Upon Returning To The U.S.?

Your effective date for Medicare Part A and Part B depends on when you enroll.

If you apply for Medicare after you return, you will have an initial enrollment period (IEP) to enroll in Part A and Part B, regardless of how long you've lived outside the United States or how many years have passed since you turned 65. This IEP begins during the month of your return to the U.S. as a resident and expires at the end of the third month after the month of your return, a total of four months.

(For example, if you return in July, your IEP expires October 31.) If you don't sign up within this period, you must wait until the next General Enrollment Period (January 1 to March 31), and your Medicare effective date will be the first of the month following the month you enroll.

For More Information About Medicare

- <http://www.ssa.gov>
- <http://www.medicare.gov>

Note: USI Affinity is not affiliated with Medicare or Social Security and is a licensed insurance broker.

