Detroit Free Press Medicare Special Section

ASK THE EXPERT Column

*By: Krischa Winright, senior vice president of Business Performance and Development -- Senior Health Services at Blue Cross Blue Shield of Michigan*

**Make the most of Medicare coverage when you travel**

If you need medical care on vacation, the last thing you want to worry about is whether you’re covered or if you’ll have to pay higher out-of-network costs.

All Medicare Advantage plans offer emergency and urgent care coverage worldwide, but be careful: you may end up paying more if services are out of network. Here are some answers to commonly asked questions:

**Q. How can I avoid higher deductibles and copays when I travel?**

**A.** Choose a Medicare Advantage plan with a large national network of doctors and hospitals that accept Medicare and your plan.

**Q. What should I look for in a health plan if I like to travel?**

**A.** When comparing Medicare Advantage plans, find one that offers:

* Nationwide coverage including doctors, hospitals and urgent care facilities
* Access to medical care at in-network rates when traveling throughout the United States
* Online health visits with board-certified doctors who provide care on demand
* A fitness program that allows you the flexibility of working out anywhere you travel

***Tip:*** *It’s important to check plan coverage details. Some plans may offer “travel coverage,” but only provide dental or urgent care benefits*

**Q. Where can I get more information on choosing a travel-friendly Medicare Advantage plan?**

**A.** Whether you’re enrolled in a health plan now or making a first-time decision as you turn 65, asking a lot of questions will help you choose a plan that travels with you. Great resources for information include:

* Medicare.gov
* Agents certified to sell Medicare Advantage plans
* Health insurance providers such as Blue Cross Blue Shield of Michigan and Blue Care Network

**Q. How can I sign up for a Medicare Advantage plan?**

**A.** Signing up for a Medicare Advantage plan is easy. If you’re new to Medicare, consider contacting an independent insurance agent, researching online, attending an informational meeting or calling organizations like those above. Learning about and understanding the process helps you choose a plan that best meets your medical needs and provides health care coverage when on the road.

**Spend your vacation money on the fun stuff**

Whether you’re traveling to visit family or vacationing someplace warm and sunny, be sure to find coverage that travels with you and helps save you money so you can sit back and enjoy the fun.

 *Krischa Winright is senior vice president of Business Performance and Development for Senior Health Services at Blue Cross Blue Shield of Michigan. She has more than 25 years of health care and technology leadership, with extensive experience in Medicare Advantage and marketing.*

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