

Question: I am 68 and retiring and I am planning on buying an RV and traveling across the USA with my wife. Would this change in lifestyle influence my Medicare decisions?

Answer: Your retirement plans and lifestyle can very well impact your choices. Often Medicare Advantage (Part C) has geographical limitations on services provided outside the provider network service area you live in. It is important to call the service provider and understand any travel limitations, although emergency care is usually covered when out of the area.

If you are adopting a traveling lifestyle, you may want to compare Medicare Advantage plans to traditional Medicare supplements, that is, Part A for hospitals, Part B for Doctors, With a Medigap plan, and Part D prescription drug plan. With traditional Medicare, you can obtain services across the country with any provider that accepts Medicare.

It is important to do your research and to make sure you understand all the tradeoffs between these plans. If you need help with this comparison, contact the Stow COA to make an appointment with the local SHINE volunteer counselor.