



# PACE Coverage Outside the U.S.

## PACE Coverage is limited outside the United States

In most situations, PACE won't pay for health care or supplies that you get outside the United States (U.S.). This fact sheet explains some of the basic rules for coverage outside the U.S.

### What do we mean by "outside the U.S."?

When we say "U.S.," this includes the 50 states of the U.S., the District of Columbia, and the U.S. territories (Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands). "Outside the U.S." means *anywhere other than* these places.

### What if a Canadian or Mexican hospital is closer than a U.S. hospital?

In these situations, PACE might pay for certain types of health care and services you get at a Canadian or Mexican hospital. This happens **only** if the Canadian or Mexican hospital is closer or easier to get to than any hospital in the U.S.

- 1. You *live* in the U.S. near the Canadian or Mexican border, and you need *emergency* or *non-emergency* medical treatment.** If a Canadian or Mexican hospital is closer or easier to get to from your home than the nearest U.S. hospital that can treat your condition, PACE might pay.
- 2. You are in the U.S. when you have a medical *emergency*.** If a Canadian or Mexican hospital is closer or easier to get to than the nearest U.S. hospital that can treat your emergency, PACE might pay.
- 3. You are crossing through Canada without delay on the *most direct route* between Alaska and another state, and you have a medical emergency.** If a Canadian hospital is closer or easier to get to than the nearest U.S. hospital that can treat your emergency, PACE might pay. In this situation, "most direct route" means that the main purpose of your travel through Canada is to get from one part of the U.S. to another.

## PACE Coverage Outside the U.S. (cont.)

**What kinds of services are covered in these three situations described above?**

**As a PACE participant, the following services are covered:**

- **Inpatient hospital care** (care you get when you have been admitted to the hospital as an inpatient).
- **Doctors' services** that you get during your covered inpatient hospital stay. If you get doctors' services outside of the hospital, PACE generally won't pay for these services. PACE might pay if you get these services on the same day you are admitted to the hospital **and** the services are for the same condition for which you were admitted to the hospital.
- **Ambulance services** to get you to the hospital in an emergency situation. PACE will only cover ambulance services for the trip to the hospital if you are admitted to the hospital. Return trips aren't covered.

### **You can buy travel insurance to help cover costs**

Because PACE has limited coverage of health care services outside the U.S., you can buy a travel insurance policy to get more coverage when you travel. You can get information about travel insurance from an insurance agent or a travel agent. Be sure the travel insurance you buy covers health care services and emergency evacuation. Read the conditions or restrictions carefully.