

Travelling Abroad? Hundreds of Medicare Advantage Plans Will No Longer Cover Your Emergency in 2027

One in five plans will not cover emergencies outside the United States next year, up from one in twenty, according to an analysis of federal plan data. Members have until 7 December to act.



San Francisco, California Oct 21, 2026 ([Issuewire.com](https://www.issuewire.com)) - Medicare Advantage members who travel abroad are being urged to check their Annual Notice of Change before 7 December, as hundreds of plans will no longer cover emergency care outside the United States in 2027, according to an analysis of

federal plan data by ExpatInsure.

The share of individual Medicare Advantage plans offering worldwide emergency and urgent care cover falls from 95% in 2026 to 80% in 2027. Of the 5,330 plans that offered the benefit this year, 696 have removed it entirely and a further 507 have kept it on less generous terms.

Some insurers have removed the cover, including emergency ambulance services abroad, from all of their individual plans. As Original Medicare generally does not pay for care outside the United States, affected members could face the full cost of treatment abroad.

Florida has the largest fall, with 104 fewer plans. New Mexico has the steepest, down 59%.

Chris Carter, Founder and Chief Executive Officer of ExpatInsure, said: "Many older Americans travel abroad expecting their Medicare Advantage plan to cover them in an emergency. It could be the case that the first you know about these changes is your Annual Notice of Change, so please make sure you read it. Check whether your plan still includes worldwide cover for 2027 and, if it does not, think about how you will be protected before your next trip."

Members can compare plans that keep worldwide cover during the Annual Enrollment Period, which runs until 7 December, or add travel medical insurance for their trips.

State-by-state figures and the full analysis: <https://www.expatinsure.com/insurance-expats-blog-home/medicare-advantage-worldwide-cover-2027/>

Travel medical insurance quotes: <https://www.expatinsure.com/international-travel-insurance/>

About the analysis

ExpatInsure compared the 2026 and 2027 federal Plan Benefit Package files, covering about 5,600 individual Medicare Advantage and cost plans each year. Employer and retiree group plans are excluded and may still include worldwide cover. Figures count plans, not members. Data is available on request.

About ExpatInsure

ExpatInsure is an FCA-authorised, whole-of-market international health insurance brokerage, licensed in 27 states of the United States. It helps people who live, work and travel abroad compare international health and travel medical insurance. www.expatinsure.com

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