

What Happens to My Medicare Coverage If I Move to Another State ?

Moving to a new state can be an exciting adventure, but it also brings a flurry of questions, especially when it comes to healthcare coverage. You might feel overwhelmed about how an address change will affect your Medicare coverage. I'll give you clear, straightforward information to navigate your Medicare coverage without unnecessary stress.



What Happens to Medicare When You Move?

The good news is that if you have **Original Medicare**, which includes **Part A and Part B**, your coverage remains intact no matter where you move in the United States. You can see any doctor or hospital that accepts Medicare. This means that your essential healthcare benefits are secure, regardless of your new location.

However, things can get a bit more complicated if you're enrolled in **Medicare Advantage or a Part D drug plan**. These plans often have networks and service areas specific to particular regions. If you move outside your plan's service area, you'll need to find a new plan that fits your new location.

- ❏ It's also important to understand that your move may impact your **Medigap policies**. Unlike Original Medicare, Medigap plans vary by state, and you might need to change your policy or even purchase a new one if your current plan isn't available in your new state.



Steps to Take When Moving

As soon as you know you're moving, there are several steps you should follow to ensure a smooth transition:

1

Notify Medicare

It's crucial to inform Medicare about your change of address. You can do this over the phone or online. This helps them update your records and ensure you receive all necessary information about your coverage.

2

Research New Plans

Take some time to look at the Medicare Advantage or Part D prescription drug plans available in your new state. Costs and coverage options can vary significantly from one location to another. Comparing plans will allow you to select the best option for your healthcare needs and budget.

3

Check Healthcare Providers

Explore which doctors are available who accept Medicare in your new location. You may need to establish care with new providers, so starting this search early is wise.

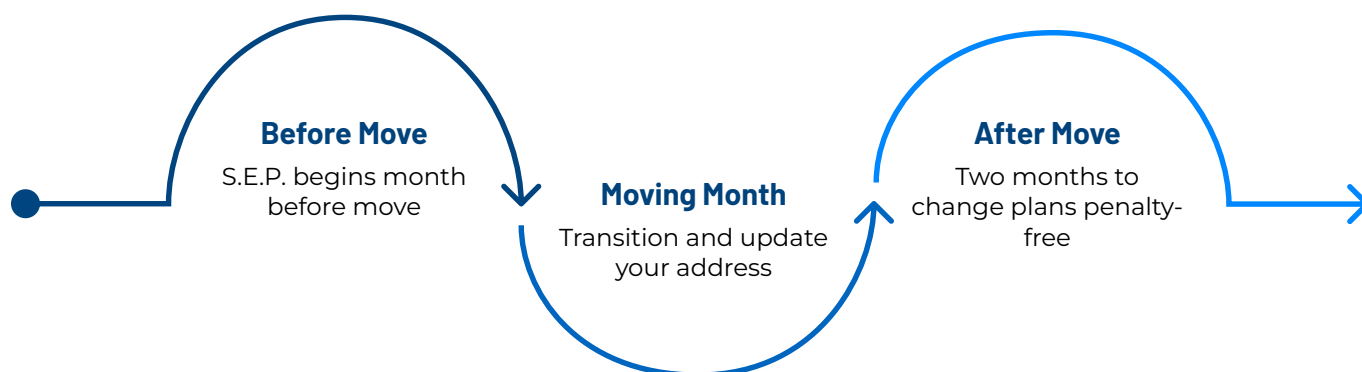
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Take Advantage of Your Special Enrollment Period

When you move, you qualify for a **Special Enrollment Period** that starts the month before your move and lasts for two months after. During this time, you can switch plans without facing penalties.

Your Special Enrollment Period

When you move to a new state, Medicare gives you a protected window of time to make changes to your coverage without facing penalties. Here's how the timeline works:



This Special Enrollment Period is a critical protection — it ensures you are never left scrambling to find coverage after your move. Use this window wisely to compare and select the best plan for your new location.

What If You Have a Medigap Policy?

Medigap policies can be affected by moving as well. Generally speaking, if the same insurance company offers your Medigap policy in your new state, you may keep it. However, be prepared for possible changes in premiums since rates often differ from state to state.

If Your Plan IS Available

If the same insurance company offers your Medigap policy in your new state, you may keep it. Be prepared for possible changes in premiums since rates often differ from state to state.

If Your Plan is NOT Available

Don't worry — you're protected by **guaranteed issue rights**. This means you'll have a **63-day window** to enroll in a new policy without needing to answer health questions. It's advisable to reach out to your current insurance carrier for details about what options are available in your new location.



Understanding Your Coverage Options at a Glance

Different types of Medicare coverage are affected differently by a move. Here's a quick comparison to help you understand what changes and what stays the same:

Coverage Type	Impact of Moving	Action Required
Original Medicare (Part A & B)	No impact — valid anywhere in the U.S.	Update your address only
Medicare Advantage	Plan may not cover your new area	Research and switch to a new plan
Part D Drug Plan	Coverage and costs may vary by region	Compare and select a new plan
Medigap Policy	Premiums may change; plan may not be available	Contact insurer; use guaranteed issue rights if needed



Key Takeaways for a Smooth Transition

Moving doesn't mean losing your Medicare coverage – it just requires careful planning. Here are some key points to remember:

Original Medicare Travels With You

Original Medicare follows you anywhere in the U.S.

Advantage & Part D May Require a Switch

Medicare Advantage and Part D plans may require you to switch to a plan available in your new area.

Always Update Your Address

Always update your address with Medicare as soon as you know you're moving.

Research Before You Relocate

Research new plans before relocating so you're never caught without the right coverage.

- ❏ Make sure you pack essential documents related to your healthcare, such as your **Medicare card and recent medical records**, where they can be easily accessed after you move. This will streamline the setup of your healthcare services in your new home.



Navigating Multiple Residences

For those who split their time between states, choosing one address as the **primary residence** is crucial for Medicare coverage. This will determine which doctors and services are in-network and what options are available for coverage.

Pick One Primary Address

If you spend equal time in two locations, pick one as your main address for all Medicare matters.

Keep Medicare Informed

Ensure that you inform Medicare whenever there is a change in this primary address so they can keep your information up-to-date.



Final Thoughts

Navigating the complexities of Medicare after a move may feel daunting. With proactive planning and clear information, you can ensure that your healthcare remains uninterrupted during this transition. It's natural to feel unsure about these changes – after all, your healthcare coverage is super-important.

If you're feeling overwhelmed or confused about the next steps, remember that help is always available. I encourage anyone who needs personalized assistance – to reach out to your **TRUSTED independent Medicare broker**. Together, we can sift through the details and find the right solutions for you.

Your health is too important to leave to chance – let's ensure that as you start this new chapter in life, your Medicare coverage moves seamlessly with you !



Get Personalized Medicare Help

Don't navigate your Medicare coverage changes alone. Reach out for trusted, personalized guidance every step of the way.



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