



Medicare and Health Apps While Away From Home

Covered on the Road Medicare, pharmacies and records when you are far from home

————— **An Extended Guide · No. 1602** —————

Tech Made Simple. Service Made Personal.

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THE 60-SECOND VERSION

1. The Whole Idea in One Glance

If you remember only this page, you will still get most of the benefit.

A little preparation keeps a health hiccup from ruining a trip. Know how your Medicare works away from home, carry your medication list on your phone, and have a plan for refills and urgent care before you leave.

- Original Medicare generally travels with you anywhere in the United States
- Medicare Advantage plans often limit non-emergency care to their network, so confirm with your plan before you go
- Set up the Medical ID on your phone so first responders can see your conditions and contacts
- Use your pharmacy's app to refill or transfer a prescription while traveling
- For a minor illness, telehealth can connect you to a doctor from your hotel room

WATCH OUT

This guide is general information, not medical or insurance advice. Coverage rules differ by plan, so always confirm the specifics with your own Medicare plan and your doctor before you travel.

START HERE

2. Why a Little Planning Pays Off

Most trips go smoothly, but when a health problem does come up away from home, being prepared turns a scramble into a simple series of steps. You will know where to go, how to refill a medicine, and how to show a stranger your health details if you cannot speak for yourself.

None of this takes long to set up, and most of it lives right on the phone you already carry. A calm half hour before a trip can spare you a great deal of stress later.

TIP

Do your health prep at the same time you pack your medicines. Pairing the two makes it a habit you will not forget before the next trip.

KNOW YOUR PLAN

3. First, Know Which Kind of Medicare You Have

The single most important thing to understand is which kind of Medicare you carry, because the two main kinds behave differently when you travel. There is Original Medicare, which is the government program of Part A and Part B, often paired with a Medigap supplement. And there is Medicare Advantage, a plan run by a private insurance company that replaces Original Medicare, sometimes called Part C.

- Original Medicare: the federal Part A and Part B program
- Medigap: an optional supplement that pairs with Original Medicare
- Medicare Advantage, or Part C: a private plan that stands in for Original Medicare
- Part D: prescription drug coverage, either standalone or inside an Advantage plan

GOOD TO KNOW

If you are not sure which you have, look at your insurance card and call the phone number printed on it. That number is your best source for how your coverage travels.

ORIGINAL MEDICARE

4. How Original Medicare Travels in the United States

Here is the reassuring part for many travelers. Original Medicare generally works anywhere in the United States, at any doctor or hospital that accepts Medicare, which is the large majority of them. There are no network limits within the country, so a trip from Ohio to Arizona does not change your coverage.

That means if you have Original Medicare and you need care while visiting another state, you can generally see a Medicare-accepting provider and your coverage works much as it does at home. This freedom to travel is one reason some people choose Original Medicare.

GOOD TO KNOW

With Original Medicare, the key question at any office is simply whether they accept Medicare, not whether they are in a network. Most providers across the country do.

MEDICARE ADVANTAGE

5. How Medicare Advantage Plans Handle Travel

Medicare Advantage plans work differently, and this is where travelers need to pay attention. These private plans usually have a network of doctors and hospitals, often tied to a local area. Away from that network, your plan may cover much less for ordinary, non-emergency care, or it may ask you to pay more.

The important protection is that every Medicare Advantage plan must cover emergency and urgent care anywhere in the United States, even outside its network. So a true emergency on a trip is covered. It is the routine, non-urgent care away from home that may not be, depending on your plan.

WATCH OUT

If you have a Medicare Advantage plan, do not assume a doctor's visit in another state is covered the way it is at home. Call your plan before the trip and ask exactly what is covered away from your network.

CONFIRM FIRST

6. The One Call to Make Before You Leave

Because coverage rules vary so much from plan to plan, the single most useful thing you can do is call your plan before a trip and ask a few plain questions. The number is on the back of your insurance card, and the people who answer deal with these questions all day.

- 1 Find the member phone number on the back of your insurance card
- 2 Ask whether you are covered for care in the places you are visiting
- 3 Ask what counts as an emergency and what you would pay
- 4 Ask how to find an in-network provider where you are going
- 5 Write down the answers and any reference number they give you

TIP

Make this call a week or two before you travel, not the day of. If your plan is restrictive, you will have time to look into a travel medical insurance policy to fill the gap.

FINDING CARE

7. Finding In-Network Care Where You Are

If your plan uses a network, you will want a way to find an in-network doctor or clinic in the place you are visiting. Most Medicare Advantage plans have an app or a website with a Find a Provider tool, where you type in the town you are in and see nearby options your plan covers.

- Open your plan's app or website and look for Find a Provider
- Type in the city or ZIP code where you are staying
- Filter for the kind of care you need, such as urgent care
- Call ahead to confirm they take your plan before you go in

GOOD TO KNOW

Save your plan's app to your phone's home screen before you travel. Searching for care is far easier when the tool is one tap away and not buried in a folder.

URGENT CARE

8. Urgent Care Versus the Emergency Room

Knowing the difference between urgent care and the emergency room saves money and time on a trip. An urgent care clinic handles the in-between problems: a bad cold, a sprain, a minor cut, a flare-up that is not life-threatening. The emergency room is for true emergencies, such as chest pain, trouble breathing, or a serious injury.

For most minor travel ailments, an urgent care clinic is faster and cheaper than an emergency room. Your phone's maps app will show nearby urgent care centers, and many let you check in online before you arrive.

WATCH OUT

Never hesitate to go to the emergency room or call 911 for a real emergency, wherever you are. Emergency care is covered under both Original Medicare and Medicare Advantage anywhere in the country.

CALLING 911

9. What to Do in a True Emergency

In a genuine emergency anywhere in the United States, call 911. Help will come regardless of your insurance, and the coverage questions are sorted out afterward. Your job in the moment is to get help, not to worry about networks.

- 1 Call 911 and tell them clearly where you are
- 2 If you cannot speak, your phone's emergency features can help, as we will cover
- 3 Let responders see your Medical ID for your conditions and contacts
- 4 Keep your insurance card and medication list handy for the hospital
- 5 Call a family member once you are safe and settled

GOOD TO KNOW

Emergency rooms must treat you in an emergency no matter where you are from. Get the care first, and let the paperwork follow.

MEDICAL ID

10. Setting Up the Medical ID on an iPhone

Your iPhone can carry a Medical ID, a page that a first responder can see even when the phone is locked. It holds your conditions, allergies, medications, and emergency contacts. If you are ever unable to speak for yourself, this small setup can tell a stranger exactly what they need to know.

- 1 Open the Health app on your iPhone
- 2 Tap your profile picture or initials in the top corner
- 3 Tap Medical ID, then Edit
- 4 Fill in your conditions, allergies, medications, and emergency contacts
- 5 Turn on Show When Locked so responders can see it, then tap Done

TIP

Be sure to turn on Show When Locked. Without it, the information is hidden behind your passcode, which defeats the purpose in an emergency.

ANDROID ID

11. Setting Up Emergency Info on an Android Phone

Android phones have their own version, usually in a free app from Google called Personal Safety, or under Safety and emergency in the settings. You can add your medical details and emergency contacts so they show on the lock screen. The exact menu names vary by phone brand, so look under settings for anything that says emergency or safety.

- Look for the Personal Safety app or a Safety and emergency setting
- Add your blood type, allergies, conditions, and medications
- Add one or two emergency contacts
- Set it to show on the lock screen if your phone allows

GOOD TO KNOW

Because Android phones differ, the steps may not match your phone exactly. If you cannot find it, your phone's own help pages, or a quick call to me, will point you to the right spot.

MEDICATION LIST

12. Keeping a Medication List on Your Phone

A clear list of your medicines, with doses, is one of the most useful things to carry when you travel. A doctor who has never met you can treat you far better and more safely when they can see exactly what you take. You can keep this list in your phone's Medical ID, in your health app, or simply in a note.

- List each medicine by name, with the dose and how often you take it
- Include any serious allergies, especially to medicines
- Note your main conditions, like diabetes or a heart condition
- Add your doctor's name and phone number
- Keep a paper copy in your wallet as a backup

TIP

Snap a clear photo of each medicine bottle before you leave. The label has the exact name, dose, and prescribing doctor, which is gold if a pharmacy or doctor needs the details.

PACKING MEDS

13. Packing Your Medications the Smart Way

How you pack your medicines matters as much as remembering them. Keep them in your carry-on, not your checked bag, so a delayed suitcase never leaves you without a dose. Bring a few extra days' worth in case your return is delayed, and keep them in their original labeled bottles.

- Carry medicines in your carry-on, never in a checked bag
- Pack a few extra days in case of travel delays
- Keep pills in their original labeled bottles
- Bring the full list and a photo of each label as backup

WATCH OUT

A checked bag can be delayed or lost, and with it your medicines. Always keep every prescription you need in the bag that stays with you.

PHARMACY APPS

14. Using Your Pharmacy's App on the Road

The big pharmacy chains, such as CVS and Walgreens, each have a free app that lets you manage your prescriptions from your phone. You can see your medicines, request a refill, and often find the nearest branch of the same chain in another town. If you already use one of these pharmacies, their app is the easiest tool while traveling.

- Download your pharmacy's app and sign in before you leave
- Use it to request refills and see your prescription list
- Use it to find the same chain's store in the town you are visiting
- Keep your pharmacy account password where you can find it

TIP

Set up and test your pharmacy app at home, before the trip. Signing in for the first time is far easier on your home Wi-Fi than in a hurry on the road.

REFILLS AWAY

15. Refilling a Prescription in Another Town

If you use a national chain like CVS or Walgreens, refilling away from home is often simple, because any store in the chain can usually see your prescription. You open the app or call ahead, and pick it up at the nearest branch wherever you are. This is one of the quiet advantages of using a big chain pharmacy for a medicine you cannot miss.

- 1 Open your pharmacy chain's app or call their number
- 2 Find the nearest store in the town you are visiting
- 3 Request the refill at that store
- 4 Allow some time, as it may not be ready instantly
- 5 Bring a photo ID when you go to pick it up

GOOD TO KNOW

Some medicines, especially certain controlled ones, face stricter rules and may be harder to fill away from your home pharmacy. Ask your pharmacist before you travel how to handle those.

TRANSFERRING

16. Transferring a Prescription to a New Pharmacy

If you need a medicine filled at a different pharmacy entirely, you can ask the new pharmacy to transfer the prescription from your usual one. You do not have to arrange it between them yourself; the new pharmacy contacts the old one. It usually takes a day or so, so it is not a last-minute option.

- 1 Go to the new pharmacy in person, by phone, or through its app
- 2 Give them the medicine name and your usual pharmacy's name and number
- 3 Provide your name and date of birth so they can find your record
- 4 The new pharmacy contacts your old one to move the prescription
- 5 Allow one to three days, so start before you run low

WATCH OUT

A transfer takes time and the cooperation of both pharmacies. Start it a few days before you would run out, never on the last pill, so a slow transfer does not leave you short.

GOODRX

17. What GoodRx Is and When It Helps

GoodRx is a free app that shows discount prices on medicines at pharmacies near you and gives you a coupon to use at the counter. It is not insurance; it is a way to sometimes pay less for a prescription, especially one not fully covered. Travelers find it handy for an unexpected medicine in a strange town.

You simply look up the medicine in the app, see prices at nearby pharmacies, and show the coupon when you pick it up. Sometimes the GoodRx price beats what you would pay with insurance, and sometimes not, so it is worth a quick comparison.

GOOD TO KNOW

You cannot use a GoodRx coupon and your insurance at the same time for one prescription; you pick whichever is cheaper. It is a useful backup, not a replacement for your coverage.

TELEHEALTH

18. Seeing a Doctor by Video From Your Hotel

For a minor illness on a trip, telehealth lets you talk to a doctor by video from your hotel room, often within an hour, without finding a local clinic. A doctor can look at your symptoms, give advice, and in many cases send a prescription to a pharmacy near you. For a cold, a rash, or a urinary infection, it is a great convenience.

- Your Medicare plan may offer telehealth; check its app or call
- Your own doctor's office may do video visits too
- Pharmacy chains and standalone services offer paid video visits
- You will need a phone or tablet with a camera and an internet connection

TIP

Ask your plan and your own doctor about telehealth before you travel, and set up any app they recommend at home. Then it is ready the moment you feel under the weather on the road.

YOUR RECORDS

19. Carrying Your Medical Records on Your Phone

Many doctors and hospitals use a patient portal, an online account where you can see your test results, visit notes, and medication list. The most common one is called MyChart. Having access on your phone means a doctor in another state can be told your history quickly, and you can look up your own results.

The Health app on an iPhone can also gather records from participating providers into one place. Setting this up at home gives you a tidy copy of your health story to share if you ever need care away from home.

GOOD TO KNOW

Sign in to your patient portal and confirm it works before you travel. Resetting a forgotten password is easy at home and a headache from a hotel room.

INSURANCE CARD

20. Keeping Your Insurance Cards Handy

Carry your Medicare card and any plan card with you, and also keep a photo of both the front and back on your phone. If a card is lost, the photo has the member number and the phone number you would need to call. It is a simple backup that costs you nothing.

- Carry your physical Medicare and plan cards
- Keep a photo of the front and back of each on your phone
- Note the member phone number somewhere easy to find
- Bring a photo ID, which providers will also ask for

TIP

A photo of your insurance cards on your phone has rescued many a traveler. Even if the cards go missing, you have the numbers you need to get care and make calls.

ABROAD GAPS

21. The Coverage Gap When You Leave the Country

This is the part that surprises many travelers, so it is worth saying plainly. Original Medicare generally does not cover health care outside the United States, apart from a few narrow exceptions. So a cruise or a trip overseas can leave you without the coverage you count on at home.

Some Medigap supplement plans include limited foreign travel emergency coverage, and some Medicare Advantage plans offer a worldwide emergency benefit, but these have limits and conditions. The only way to know your own situation is to check your specific plan's documents or call.

WATCH OUT

Do not assume Medicare will cover you abroad. For most people it does not, which is why travel medical insurance for an international trip is worth looking into.

MEDIGAP ABROAD

22. What Medigap May Cover Overseas

If you carry a Medigap supplement with Original Medicare, some of these plans include a foreign travel emergency benefit. Where it applies, it typically covers emergency care that begins in the first part of your trip, after a deductible, up to a lifetime limit, and often with the traveler paying a share. The details vary by plan letter, so this is general and not a promise about yours.

GOOD TO KNOW

Because these foreign benefits carry deductibles, limits, and conditions, read your own plan's documents or call the number on your card before relying on them abroad. Treat this guide as a prompt to check, not as the final word.

TRAVEL INSURANCE

23. Travel Medical Insurance, in General Terms

For a trip outside the country, many travelers buy a separate travel medical insurance policy to cover care that Medicare will not. These policies, sold by travel insurers, can cover a medical emergency abroad and sometimes the very expensive cost of a medical flight home. It is a specialized product, and the right choice depends on your health, your destination, and your budget.

- Travel medical insurance is separate from your Medicare
- It can cover emergency care and medical transport abroad
- Policies vary widely, so compare coverage, not just price
- Buy it before you leave, as you cannot add it mid-trip

TIP

If you are planning an international trip, ask a licensed insurance agent or your travel agent about travel medical insurance. This guide cannot recommend a specific policy, but it is a conversation worth having before you go.

DIALYSIS AND OXYGEN

24. Planning Ahead for Special Health Needs

If you have an ongoing need like dialysis, oxygen, or regular infusions, travel takes extra planning but is very often possible. Arrange these before you leave, because they cannot be set up on short notice in a strange town. Your care team and your plan can help you line up what you need at your destination.

For oxygen on a flight, airlines have their own rules and paperwork, so contact the airline well ahead. For dialysis, clinics can often schedule a visiting patient if you arrange it in advance.

WATCH OUT

Do not leave special medical needs to the last minute. Call your care team and your plan weeks before the trip so everything is arranged and confirmed before you go.

FINDING A PHARMACY

25. Finding a Pharmacy in a Strange Town

When you need a pharmacy away from home, your phone's maps app finds the nearest one in seconds. Type pharmacy into Google Maps or Apple Maps and you will see the closest options, their hours, and their phone numbers. If you use a chain, search for that chain by name to find the branch that already knows your prescriptions.

- 1 Open Google Maps or Apple Maps on your phone
- 2 Type pharmacy, or the name of your usual chain
- 3 Look at the closest results, their hours, and reviews
- 4 Tap one to call ahead or get directions
- 5 Head over, bringing a photo ID

GOOD TO KNOW

Searching your usual chain by name, such as Walgreens, often finds a store that can see your prescriptions already, saving a transfer. A chain you use at home is worth sticking with on the road.

STAYING WELL

26. Small Habits That Keep You Healthy Traveling

The easiest health problem to handle is the one you avoid. A few gentle habits keep many travelers out of the clinic altogether. Drink plenty of water, especially on flights, keep up your medicines on schedule, and do not overdo it on the first day of a big trip.

- Drink water regularly, as travel and flights are drying
- Take your medicines on your usual schedule, adjusting for time zones
- Pace yourself, especially the first day or two
- Keep a few basics like pain reliever and bandages in your bag

GOOD TO KNOW

Your phone can remind you to take your medicines on time. A simple daily alarm, set before you leave, keeps your routine steady even when your days are not.

TIME ZONES

27. Taking Medicines Across Time Zones

When you cross into a new time zone, your usual medicine schedule can get muddled. For most medicines a small shift is fine, but for some, especially ones tied to meals or taken at strict intervals, it is worth a quick word with your pharmacist or doctor before you travel. They can tell you plainly how to adjust.

TIP

A reminder alarm on your phone, set to the new local time once you arrive, keeps your doses on track. Ask your pharmacist how to shift the timing if you are unsure.

A HELPER ALONG

28. Sharing Your Health Plan With a Companion

If you travel with a spouse or friend, let them know the basics of your health plan: what medicines you take, where your list is, who your emergency contact is, and which plan you have. If you ever cannot speak for yourself, a companion who knows these things can help the doctors quickly.

GOOD TO KNOW

You do not have to share every detail, just enough that a trusted companion could step in during an emergency. A two-minute conversation before the trip is plenty.

COMMON WORRIES

29. The Questions Travelers Ask Me Most

A few health worries come up again and again before a trip, and the plain answers help.

- Does Medicare work in another state? With Original Medicare, generally yes; with Advantage, confirm with your plan
- Does it work abroad? Usually not, so look into travel insurance
- Can I refill a prescription away from home? Often yes, especially at a chain
- What if I collapse and cannot talk? Your phone's Medical ID speaks for you

GOOD TO KNOW

Almost every health worry about travel has a calm answer and a simple preparation. The key is to sort it out at home, not in a panic on the road.

MISTAKES TO AVOID

30. A Few Easy Slip-Ups to Sidestep

A handful of common mistakes cause most travel health headaches, and all are easy to avoid with a little forethought.

- Packing medicines in a checked bag that gets delayed
- Assuming an Advantage plan covers routine care out of network
- Assuming Medicare covers you overseas
- Starting a prescription transfer on your last pill
- Never setting up the Medical ID on the phone

WATCH OUT

The costliest assumption is that coverage works everywhere the same. Confirm with your own plan, in your own words, before you leave, and you sidestep the biggest trap.

A HEALTH FOLDER

31. Keeping It All in One Easy Place

It helps to gather your travel health information in one spot on your phone so you are not hunting when you need it. A single note, or a folder of photos, can hold your medication list, your insurance card photos, your doctor's number, and your plan's member line. One place, easy to reach.

- Photos of your insurance cards, front and back
- Your medication list with doses
- Your doctor's and pharmacy's phone numbers
- Your plan's member service number
- A note of any allergies and main conditions

TIP

Keep a matching paper copy in your wallet. Phones run out of battery, and a card in your wallet works even when your screen is dark.

A TRIP ROUTINE

32. A Gentle Pre-Trip Health Routine

The travelers who stay calm about health on the road build a small routine before every trip. It is not much, and it fits right alongside your packing, but it covers nearly everything that tends to go wrong.

Call your plan to confirm coverage. Pack your medicines in your carry-on with a few extra days' worth. Set up your Medical ID and refresh your medication list. Photograph your insurance cards. That is the whole routine, and it turns health worry into a short checklist.

- Call your plan and confirm coverage for your destination
- Pack medicines in the carry-on, with extra days' supply
- Update your Medical ID and medication list
- Photograph your insurance cards, front and back

GOOD TO KNOW

Thirty quiet minutes before a trip covers almost everything. Once it becomes a habit, you will travel with real peace of mind about your health.

YOUR CHECKLIST

33. Your Pre-Trip Health Checklist

Run through this before you travel and you are prepared.

- Confirmed your coverage with your plan
- Medicines packed in the carry-on, extra days included
- Medical ID set up and set to show when locked
- Medication list and insurance card photos on your phone
- Pharmacy and plan apps installed and signed in
- A paper backup copy in your wallet
- For overseas, looked into travel medical insurance

TIP

Do this the week before, not the morning of. A calm setup at home beats scrambling at the airport, and you will not forget a step.

KEEPING IT SIMPLE

34. You Do Not Need to Be a Tech Expert

All of this may sound like a lot, but none of it is hard, and you do not need to be a computer person. If you can take a photo and open an app, you can do every bit of it. The payoff is large: a health hiccup on a trip becomes a few known steps instead of a frightening scramble.

TIP

Start with the two things that matter most: pack your medicines in your carry-on, and set up your Medical ID. Everything else is a helpful bonus you can add over time.

WHAT TO ASK

35. The Right Questions for Your Plan

When you call your plan before a trip, a short list of questions gets you everything you need. The people on the line answer these daily, so do not feel shy. Have a pen ready and jot down what they tell you, along with the date and who you spoke with.

- Am I covered for routine care in the state or country I am visiting?
- What exactly counts as an emergency under my plan?
- What would I pay out of network, and how do I file for it?
- How do I find an in-network provider where I am going?
- Is there any worldwide or foreign emergency benefit on my plan?

TIP

Ask for a reference number for the call and write down the representative's name. If a question ever comes up later, you have a record of what you were told.

URGENT CARE APPS

36. Finding and Checking In to Urgent Care

Many urgent care clinics let you see wait times and check in online before you arrive, which saves sitting in a waiting room while feeling poorly. Your phone's maps app shows nearby clinics, and a quick search by the chain's name often turns up an app or website where you can hold a spot.

- 1 Search urgent care in your maps app to see nearby clinics
- 2 Tap one to see its hours, reviews, and phone number
- 3 Check whether it offers online check-in on its website
- 4 Call ahead to confirm it accepts your plan
- 5 Bring your insurance card, a photo ID, and your medication list

GOOD TO KNOW

Calling ahead to confirm your plan is accepted takes a minute and can save a surprise bill. A friendly clinic will tell you plainly whether they take your coverage.

PART D ABROAD

37. Prescription Drug Coverage Away From Home

Your Part D drug coverage, whether standalone or inside an Advantage plan, generally works at pharmacies across the United States, though a pharmacy in your plan's preferred network may cost you less. Away from home, it is worth using a pharmacy in your plan's network where you can, and your plan's app can show which nearby pharmacies qualify.

Outside the country, Part D generally does not cover your medicines, which is one more reason to carry enough supply for an international trip. Plan to bring what you need rather than counting on filling a prescription abroad.

WATCH OUT

For an overseas trip, bring a full supply of your medicines plus a few extra days. Do not assume you can refill a prescription abroad or that your drug coverage will pay for it there.

REMINDERS

38. Using Your Phone to Remember Your Medicines

Travel throws off routines, and a missed dose is one of the easiest health mistakes to make on a trip. Your phone can quietly keep you on track with a daily alarm or a reminder for each medicine. There are also pill-reminder apps, but a plain alarm is often all you need.

- 1 Open the Clock app and set an alarm for each medicine time
- 2 Give the alarm a label like Morning pills
- 3 Once you arrive, adjust the alarms to the new local time
- 4 Or use a free pill-reminder app if you prefer a checklist
- 5 Keep your medicines where the alarm will catch you, like by the toothbrush

GOOD TO KNOW

Tie taking your pills to something you already do every day on the trip, like breakfast or brushing your teeth. The habit plus a phone alarm makes a missed dose far less likely.

TELEHEALTH SETUP

39. Getting a Telehealth App Ready Before You Go

A telehealth visit is only quick in the moment if you set up the app ahead of time. Signing up means entering your details, and sometimes your insurance, which is a chore when you feel unwell. Do it at home so that on the road, you can start a visit in a couple of taps.

- Ask your plan or doctor which telehealth service they recommend
- Download and sign up for it at home, on your own Wi-Fi
- Enter your insurance and payment details in advance
- Do a test to confirm the camera and microphone work
- Note what a visit costs so there is no surprise

GOOD TO KNOW

Telehealth is best for minor, clear-cut problems like a cold, a rash, or a urinary infection. For anything serious or confusing, go to urgent care or the emergency room instead.

A DOCTOR BACK HOME

40. Reaching Your Own Doctor From the Road

Sometimes the best person to call is your own doctor, who knows your history. Many practices now answer questions through their patient portal, offer a nurse line, or do video visits. Having your doctor's number and your portal sign-in on your phone means you can reach the people who know you, even far from home.

TIP

Before a trip, save your doctor's office number and your pharmacy's number in your phone's contacts. When you are unwell in a strange place, a familiar voice is a real comfort and often the fastest help.

KEEPING RECORDS SAFE

41. Keeping Your Health Information Private

Your health details are sensitive, so it is worth guarding the phone they live on. A passcode and the face or fingerprint lock keep your records, your medication list, and your insurance photos private, even if your phone is lost. Your Medical ID is meant to show on the lock screen, but the rest stays protected behind your lock.

WATCH OUT

Be careful about entering health details over public Wi-Fi in an airport or hotel lobby. For signing in to a patient portal, your own cell data or a trusted connection is safer than open public Wi-Fi.

A CRUISE

42. Health Care on a Cruise

A cruise is a special case worth understanding. Cruise ships have a medical center aboard, but it operates like a private clinic and you pay out of pocket, since Medicare generally does not cover care on a ship except in narrow situations near a US port. For a cruise, especially one that leaves US waters, travel medical insurance is well worth looking into.

GOOD TO KNOW

Bring all your medicines aboard in your carry-on, with extra days in case the ship is delayed returning. A pharmacy is not an option in the middle of the ocean.

WHEN TO CALL

43. When It Is Worth Calling Me

I can help you set up the Medical ID on your phone, get your pharmacy and plan apps working, and organize your health information in one easy place before a trip. I cannot give medical or insurance advice, and for coverage questions your plan and your doctor are the right people to call. But for the phone side of all this, I am glad to sit with you and get it ready. My first in-home visit is a flat \$99, and a remote screen-share session is \$49.

TIP

Let me set up your Medical ID, your medication list, and your pharmacy app in one visit, so your phone is ready to help if you ever need care away from home. Call (330) 200-8042 or ask Sophie, our phone and chat helper, to book a time.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy for your trip. It is the short answer to the questions travelers ask most about health care away from home. It is general information, not medical or insurance advice, so confirm the details with your own plan and doctor.

- Original Medicare generally travels anywhere in the United States
- Medicare Advantage often limits non-emergency care to its network, so call and confirm first
- Emergency and urgent care are covered anywhere in the country under both
- Medicare usually does not cover care abroad; look into travel medical insurance
- Set up your phone's Medical ID and set it to show when locked
- Pack medicines in your carry-on with a few extra days' supply
- Use your pharmacy chain's app to refill in another town
- Keep photos of your insurance cards and a medication list on your phone
- For a minor illness, telehealth can reach a doctor from your hotel
- Get help setting up the phone side: call Bill at (330) 200-8042

AT A GLANCE

A Picture to Follow Along

How Your Coverage Travels

The short version, but always confirm with your own plan.

Original Medicare

Works across the US
Any Medicare provider
Rarely covers abroad

Advantage Plan

Network often local
Emergencies covered
anywhere
Call before you travel

Going Abroad

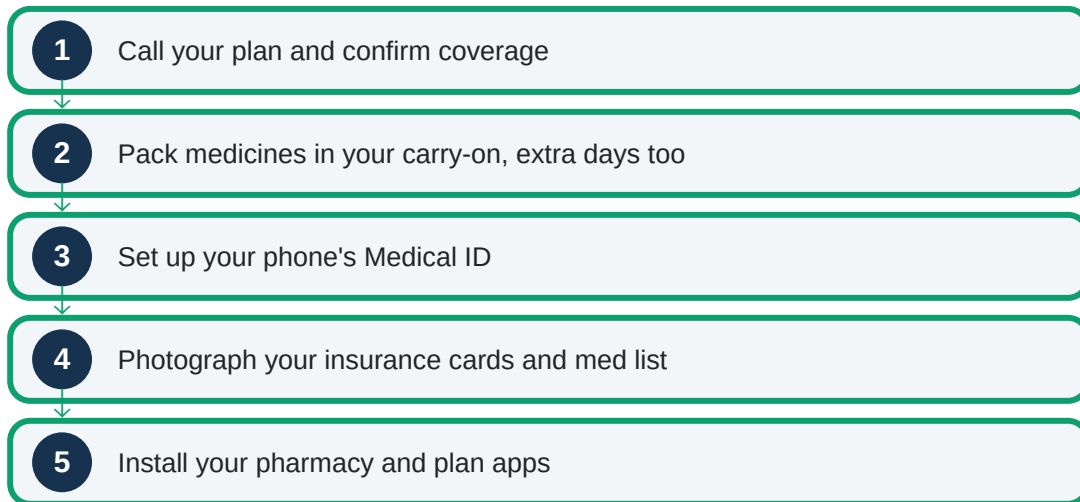
Medicare usually will
not pay
Check Medigap benefit
Consider travel
insurance

AT A GLANCE

A Second Look

Getting Health-Ready Before a Trip

A calm half hour at home covers nearly everything.



BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.