



**AMERICAN CITIZENS ABROAD**  
THE VOICE OF AMERICANS OVERSEAS

## **Recommendation for Medicare access for Overseas Americans**

American citizens living overseas that have contributed to U.S. Social Security programs throughout their working lives at retirement earn the right to receive Medicare benefits in the United States. Yet when they retire abroad they cannot access these benefits because Social Security legislation currently prohibits payment for medical services not provided within the United States. There are limited exceptions in the case of Americans visiting Mexico and Canada, but the loss of Medicare benefits is total for those living elsewhere overseas.

A 1979 White House report to the Congress outlined the obstacles to providing Medicare benefits overseas as; *(1) determining reimbursement rates for foreign services; and (2) ensuring compliance with Medicare standards by foreign medical personnel and facilities.*" Another obstacle, mentioned in the same report was: *"The current estimated cost of full coverage for the approximately 226,000 eligible Americans abroad would be \$ 375 million. In view of the need to limit Federal expenditures, this cost is a major concern."*<sup>[1]</sup>

However, the U.S. Government already funds and operates a very effective and efficient medical care system, using foreign civilian doctors and medical facilities for thousands of U.S. citizens living abroad through the Military TriCare system. Retired U.S. military personnel and their dependents living overseas submit eligible charges to overseas processing centers and have most of their medical bills reimbursed by the U.S. Government.

The problems of establishing rules and control procedures have already been addressed and resolved. It would, therefore, be possible to integrate a Medicare component into the existing overseas health care benefit system. The U.S. Government should honor its commitments and deliver Medicare benefits to all eligible Americans who have earned them by contributing all of the required payments to the system, regardless of where they live.

Just as the overseas voting rights program for military personnel was extended to private sector Americans through the same office in the Defense Department, so too could the existing Tricare For Life system be used as a model for a Medicare delivery program for eligible overseas Americans as it already provides efficient health care services for overseas military retirees all over the world.

<sup>[1]</sup>White House Report on the "Equitable Treatment of United States Citizens Living Abroad" submitted to the U.S. Congress on 27 August 1979.