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Snowbird Coverage

How to make your plan follow you across state lines

The two-state lifestyle, and the coverage gaps it creates.

WHAT IT IS

Snowbirds, people who split the year between two states, need health coverage that most insurance products aren't built for. Most ACA Marketplace plans and many Medicare Advantage HMOs anchor to a single home-state network. If you need anything beyond emergency care while away, in-network options shrink fast. The good options exist, they just have to be picked deliberately. Here's what actually works.

COMMON SCENARIOS

Retired couple, two homes
Medicare beneficiaries with houses in two states

Remote-working duo
Pre-Medicare, splits year between two bases

College kid out of state
Dependent on parent's plan, different campus

RV / long-term travel
No fixed second home, network has to roam

Cross-state caregiver
Months at a time helping a parent elsewhere

WHICH OPTION FITS YOUR SITUATION

Medicare + Medigap (65+)
Gold standard, works in any US state

National MA PPO (65+)
Limited carriers offer it; confirm before traveling

Multi-state group PPO
Best under-65 option IF your employer offers one

Private Market PPO
Nationwide network; up to 36 months in many states

ACA Marketplace plan
CAUTION: most don't work out of state for routine

THE 3 THINGS PEOPLE GET WRONG

1. **"My Medicare Advantage works the same everywhere."**
Not exactly. MA plans have networks. HMOs are in-network only (except emergencies). PPOs cover out-of-network at higher cost. A few are national. Emergencies are always covered, but routine care in your secondary state may not be, or only at out-of-network rates. Confirm BEFORE you travel.

2. **"I just have to pick which state to be a resident of."**
Residency drives WHICH plans you can enroll in, Medicare elections, ACA exchange, employer-plan rating, but that's the wrong thing to fixate on. The right question is whether the plan's NETWORK extends into the state you're visiting. Most ACA Marketplace plans, in particular, do NOT work out of state for non-emergency care, regardless of which state you enrolled in.

3. **"Travel insurance and snowbird coverage are the same thing."**
No. Travel medical insurance is for short trips abroad, sometimes domestic. It pays for emergencies only and rarely covers routine doctor visits, chronic medications, or specialist care. Snowbird coverage means your year-round US plan needs to function in both states for regular care, not just emergencies.

THE GOLD STANDARD FOR 65+: ORIGINAL MEDICARE + MEDIGAP

If you're Medicare-eligible and split your year between two states, Original Medicare paired with a Medigap plan (Plan G is the most popular) is the most flexible option. Why: Medigap doesn't have networks, it covers any provider in the U.S. that accepts Medicare. Most providers do. You pay one monthly premium, see any doctor in any state, no referrals, no surprise out-of-network bills. Add a stand-alone Part D drug plan for prescriptions. Higher premium than a typical MA plan, but the network freedom often makes the math work for snowbirds.

Splitting the year between two states? Call or text Craig, I'll match the plan structure to your actual travel pattern so you're not paying for coverage you can't use.

Don't go underinsured when you can be Insured AF.

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