

Policy Number: CP-AMCR24-008A

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Worldwide Emergency Care

The purpose of this policy is to provide clarity and specificity for reimbursement to the member for emergency, urgently needed services received outside of the United States or its territories.

DISCLAIMER

Coverage Policies are developed to assist in identifying coverage for Aspirus benefits under Aspirus's health plans. They are intended to serve only as a general reference regarding Aspirus's administration of health benefits and are not intended to address all issues related to coverage for health services provided to Aspirus members.

These services may or may not be covered by all Aspirus products (refer to product section of individual coverage policy for product-specific detail). Providers are encouraged to have their Aspirus patient refer to their Aspirus plan documents (Evidence of Coverage/Member Handbook/Member Contract) for specific coverage information. If there is a conflict between a coverage policy and the Aspirus plan document, the Aspirus plan document is used to determine coverage.

Medicare products may provide different coverage for certain services, which may be addressed in different policies. For Medicare National Coverage Determinations (NCD), Local Coverage Determinations (LCD), and/or Local Coverage Articles, please consult CMS, National Government Services, or CGS websites.

Coverage Policies do not constitute medical advice. Providers are responsible for submission of accurate and compliant claims.

Product Summary

This coverage policy applies to the following Aspirus products:

Aspirus product	Applies to
Aspirus Medicare Advantage Elite (PPO)	✓
Aspirus Medicare Advantage Essential Rx (PPO)	✓

Benefit category:

Emergency Services, Urgent Care Services

Definitions or summary

Emergency- An illness, injury, symptom, or condition so serious that a reasonable person would seek care right away to avoid severe harm.

Worldwide Emergency/Urgent care is a supplemental benefit for members to have emergency/ urgent care coverage while out of the United States and its territories.

- Services furnished by a provider qualified to furnish emergency services and needed to evaluate or stabilize an emergency medical condition, as well as services provided after stabilization and provided to maintain the condition. Post-stabilization services end at discharge.
- Urgently needed services that are medically necessary and immediately required because of an unforeseen illness, or injury.
- Only emergency coverage is worldwide. Members may want to consider purchasing a separate travel policy while traveling outside the U.S. for more comprehensive services such as medical evacuation and air ambulance.

Coverage policy

The coverage required by this section is subject to the co-payment, coinsurance, deductible, and other enrollee cost-sharing requirements that apply to similar types of items under the policy, plan, certificate, or contract.

- Members may have to pay for emergency or urgently needed services outside of the US and its territories up-front.
- Aspirus will pay the member back at rates no greater than the rates at which Original Medicare would pay, and had the services been performed in the locality where the member lives in the United States.
- Aspirus will subtract any cost-sharing amount the member owes from the amount Aspirus reimburses the member. The amount Aspirus pays the member back may be less than the amount the member has paid the foreign provider.
- Members must submit foreign claims to Aspirus within 12 months of the date the member received the service or item.

What Aspirus needs:

- Copies of receipts for which member is requesting reimbursement.
- Medical records showing the care is for an emergency or urgently needed service(s).
- Records and receipts translated into English. Depending on the language, Aspirus may not be able to translate the bill into English to process the claim.
- If medical records are not in English, add a detailed description of services provided.
- An Aspirus Medical Director will review the medical records to determine if the care was related to emergent or urgently needed care.

COVERED

- Emergency Services
- Urgently needed services
- Ground ambulance for emergency transportation

NON-COVERED (This is not an all-inclusive list)

- Air Ambulance (fixed wing or rotary wing)
- Transportation (other than ambulance) to the nearest facility for emergency services
- Transportation back to the United States or its territories
- Medical Record Fees
- Non-emergency services
- Prescriptions and over-the-counter drugs
- Hotel for extra stay because of emergency
- Post-stabilization services after discharge
- Any medical service anticipated or intended prior to departure outside of the United States and its territories.
- Testing for the purpose of travel requirements (COVID-19 testing).
- Urgent/emergent care on a cruise ship at a U.S. port (covered under Medicare contract, not worldwide care).
- Any travel changes fees or penalties resulting from altered plans and related to the medical condition.

CPT/ HCPCS/ICD-10 Codes

**Note: If available, codes are listed below for informational purposes only, and do not guarantee member coverage or provider reimbursement. This list may not be all-inclusive.*

CPT®, HCPCS or ICD-10 CODES	Modifier	Narrative Description
None		

*CPT is a registered trademark of the American Medical Association.

Prior authorization

Not required

Related policies and documentation

References to other policies or documentation that may be relevant to this policy

Policy Number	Policy Description
None	

References and source documents

Links to the Aspirus contracts, Center for Medicare and Medicaid Services (CMS), and other relevant documents used to create this policy

[Aspirus Elite Medicare Evidence of Coverage \(EOC\)](#)

[Aspirus Essential Rx Medicare Evidence of Coverage \(EOC\)](#)

[Aspirus Health Plan Medicare Advantage Health Care Expense Claim Form](#)

Coverage policy development and revision history

Version	Date	Note(s)
V1	8/1/2024	New policy Aspirus
V2	10/9/2024	Annual review, eff date updated, disclaimer update, minor other edits, added link to the reimbursement form for Aspirus
V3	9/19/25	Annual review, eff date updated, minor edits, links still work