



Snowbird / Dual-State Coverage – Staying Covered

If you split time between North Carolina and another state, the right Medicare path depends on where you live most of the year and which type of plan you choose. Networks and service areas matter.

Two Common Paths

- Original Medicare + Medigap — accepted nationwide; strongest option if you travel often
- Medicare Advantage — usually tied to a local network; care outside the area can be limited
- Part D drug plans are regional — confirm coverage at both addresses and pharmacies
- A permanent move out of an Advantage service area usually opens a Special Enrollment Period

Practical Tips for Snowbirds

- Keep one primary address on file with Social Security and Medicare
- Tell your Advantage plan if you spend part of the year away; ask about travel benefits
- List doctors in both states before you enroll — network gaps are the #1 surprise
- Medigap is portable; premiums and companies still vary by state if you change policies

IMPORTANT

- “Snowbird” is not a formal Medicare category — coverage still follows plan rules and your official residence.
- Leaving an Advantage plan’s area without a new plan can leave you with only Original Medicare and no drug coverage.
- Emergency care is treated differently than routine care outside a network — know the difference.

Simple Action Steps

1. Confirm your primary residence address on file with SSA and Medicare.
2. List doctors and pharmacies in both locations you use.
3. Ask whether Original + Medigap or Advantage better fits how you travel.
4. If you permanently move, use any SEP promptly so coverage doesn’t gap.
5. Call HUGS — we’ll map network and Medigap options for your travel pattern.

HOW HUGS CAN HELP

We review how you split time between states and help choose a path — often Original Medicare + Medigap for travelers — so routine and emergency care stay workable. At HUGS we have no greater joy than to hear that our clients are walking with confidence.