TRAVEL INSURANCE

Does Medicare cover you *on a cruise?*

Usually not — and a medical evacuation can run from $25,000 to more than $250,000. Here's what the rules actually say, what the cruise lines' own plans include, and the three things worth comparing before you buy anything.

Read this first

We are not licensed insurance agents, and this is not insurance, legal or medical advice. This page is a starting point so you know what to ask. Read the policy documents, and call the insurer or your cruise line with your questions before you buy.

Affiliate disclosure: the "Compare plans" button goes to Squaremouth. If you buy through it, we may earn a commission at no extra cost to you. It never changes what we tell you to check.

Video coming soon

Does Medicare Cover You on a Cruise? — Episode #5

Watch: Does Medicare Cover You on a Cruise? #5

Does Medicare cover you on a cruise?

Usually not. Medicare says it covers care on a cruise ship only when the doctor is legally allowed to treat you on the ship **and** the ship is in a U.S. port or no more than **six hours away** from one — "regardless of whether it's an emergency." Some Medigap plans may cover emergency care outside the U.S.

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What the rules *actually say*

- **Medicare's six-hour rule.** Cover applies only when the doctor is legally allowed to treat you aboard and the ship is in a U.S. port or within six hours of one. *Source: medicare.gov, "Travel outside the U.S."*
- **No medical evacuation**, with limited exceptions, according to the CDC.
- **Medigap plans C, D, F, G, M and N** may cover some emergency care in the first 60 days abroad — 80% after a $250 deductible, up

to a **$50,000 lifetime maximum**. *Source: CDC Yellow Book, Travel Insurance chapter*

- **The ship's medical centre isn't free.** Royal Caribbean says it doesn't accept land-based health insurance onboard — you pay, then claim. Princess adds medical charges to your onboard account.

$250k+

What a medical evacuation can cost. The CDC puts the range at about **$25,000 within North America to over $250,000** from more distant and remote places. That single number is the reason this page exists.

The cruise lines' own plans, *as published*

	ROYAL CARIBBEAN TRAVEL PROTECTION	CELEBRITY CRUISECARE	PRINCESS VACATION PROTECTION
Medical	Up to $100,000	Up to $100,000	Not listed on the main page — see plan documents
Emergency evacuation	Up to $500,000	Up to $500,000	Not listed on the main page — see plan documents
Cancel for a listed reason	100% back	Charges waived	100% of cancellation fees

	ROYAL CARIBBEAN TRAVEL PROTECTION	CELEBRITY CRUISECARE	PRINCESS VACATION PROTECTION
Cancel for any other reason	90% as cruise credit	90% as cruise credit	100% of cancellation fee as future cruise credit
Pre-existing conditions	Not covered (per Squaremouth, June 2026)	Check the policy	Check the policy

Royal Caribbean raised its limits in 2026 — from $25,000 medical and $50,000 evacuation — with no price change.

Compare these three things *before you buy*

- **Pre-existing conditions.** Many outside plans offer a waiver if you buy within about **14 to 21 days** of your first trip payment. Royal Caribbean's plan doesn't cover pre-existing conditions. The CDC notes conditions needing hospitalisation within 90 days before departure are often excluded — ask the insurer.
- **Cash or credit.** If you cancel for a reason the plan doesn't list, the cruise line plans give you **cruise credit, not cash**. Some outside plans pay cash. Read the policy.
- **Price.** Squaremouth found Royal Caribbean's plan costs about **8–10% of the cruise**, against about **6% on average** (range 4–10%) for standard cruise insurance.

Also ask: is the medical coverage primary or secondary? Does it cover my mobility equipment? What about a companion who has to cancel? Missed ports? Getting home early?

Cruise a few times a year?

Ask about an **annual, multi-trip plan**. It can cost less than buying a plan every trip. Check the trip-length limit, whether cancellation coverage is included, and how pre-existing conditions are handled.

Questions to ask *the insurer*

1. Is medical coverage **primary or secondary**?
2. Do you cover **pre-existing conditions**? What's the deadline to buy for the waiver?

3. What's the **medical evacuation limit**, and does it get me **home** or just to the nearest hospital?
4. If I cancel, do I get **cash or credit**?
5. Is my **wheelchair, scooter, CPAP or oxygen equipment** covered if it's lost or damaged?
6. What if my **travel companion** has to cancel?

Saying it once more

We are not licensed insurance agents. Limits, exclusions and waiver deadlines change, and the only version that counts is the policy document for the plan you actually buy. Read it, and call the insurer with your questions before you pay.

Where this comes from

- Facts checked on official and named sources, **28 September 2026**.
- medicare.gov — travel outside the U.S. · cdc.gov Yellow Book, Travel Insurance chapter
- royalcaribbean.com — cruise travel insurance · royalcaribbeanblog.com (1 June 2026)
- celebritycruises.com — cruise insurance · princess.com — Princess Vacation Protection
- squaremouth.com — Royal Caribbean travel insurance analysis (affiliate partner)
- How we check things · Affiliate Disclosure

Facts checked 28 September 2026.

Sails Anyway is not a licensed insurance agent, not a medical provider, and not affiliated with any cruise line or insurer. Coverage terms change without notice. Confirm everything with the insurer and read the policy documents before you buy.