Medicareâ??s Responses to COVID-19

Description

The spread of the coronavirus (Covid-19) has become a global threat. It not only has spread throughout Europe, and other parts of the world, but now extends to the United States. No state is immune is immune to this deadly virus. As such, life as we know it has become very stressful for all Americans and particularly older people, especially those with underlying health conditions, i.e. heart or lung disease or diabetes, who are at a higher risk of getting the infection.

During these difficult times, we must forge ahead and adapt to this new way of living, with social distancing, behaving responsibly when we feel sick and taking every precautionary measure possible to guard ourselves from this deadly outbreak. The Centers for Medicare and Social Services is actively doing everything possible to make seniors aware of what they can do to keep themselves and their families stay healthy. If there is a COVID-19 outbreak in your community, depending on the severity of the outbreak, public health department officials are recommending certain community actions to combat it. These steps can contribute to slowing down the spread of COVID-19 and reduce the impact of disease.

The response by the Medicare in dealing with the coronavirus has been overwhelmingly positive. These are some of the steps that have been taken to help beneficiaries:

- Medicare covers the lab tests for COVID-19. There are no out-of-pocket costs.
- Medicare covers all medically necessary hospitalizations. This also applies if you are diagnosed with COVID-19, and instead of being discharged from the hospital after an inpatient stay, you must stay in the hospital under quarantine.
- Although there is not yet a vaccine for COVID-19, if one does become available, it will be covered by all Medicare Prescription Drug Plans (Part D).
- If you are enrolled in a Medicare Advantage Plan, you have access to these same benefits. Medicare is allowing these plans to waive all cost-sharing for COVID-19 lab tests.

Medicare is currently expanding telehealth services in response to the current Public Health crisis. These services are covered by Medicare, and give you far more access from locations (including your home), with a broader range of communication tools (including smartphones), to interact with a variety of providers (such as doctors, nurse practitioners, clinical psychologists, and licensed clinical social worker). In addition, you will also be able to benefit from services through telehealth for evaluation and management visits (office visits), mental health counseling and preventive health screenings.

This will ensure your ability to have a â??virtual check-inâ?• (see below) with your doctor without leaving your home. Just this fact alone will put you at less risk of exposure to COVID-19.

- Medicare pays for â??virtual check-insâ?•â??brief, virtual services with your established physician or certain practitioners where the communication isnâ??t related to a medical visit within the previous 7 days and doesnâ??t lead to a medical visit within the next 24 hours (or soonest appointment available).

- Please be aware that you are required to give verbal consent if you want to use virtual check-ins and your provider must document that consent in your medical record prior to using this service. You would just pay your normal coinsurance and deductible for these services.
- Another way that Medicare will pay you to communicate with your doctors is by using online patient portals without going to the doctorâ??s office. Like virtual check-ins, you must request this type of communication.
- If you live in a rural area, you will be able to take advantage of this type of communication technology for full visits with your doctors. However, in order to comply with the law, all visits must be carried out at specified sites of service, known as telehealthoriginating sites. Services must be provided using a real-time audio and video communication set up at the site to communicate with a doctor or other type of practitioner who is remotely located.

Beware of scammers who may try to use the coronavirus emergency to take advantage of Medicare recipients via telemarketing calls, robocalls, social media posts, emails:

- selling fake coronavirus tests
- selling â??Senior Care Packagesâ?• containing hand sanitizers
- falsely claiming that President Trump has ordered all seniors to get the coronavirus test

Once they have your attention, they will then try to get your Medicare number or your Social Security number on the premise of sending you a test kit or a sanitary kit sent to you. But what they really want it for is to bill for unwanted goods and services. To fight against this type of identity theft and Medicare fraud, Federal and state law enforcement officials have set up a task force so that they can share information to facilitate the investigation of these types of scams. The phone number for the HHS Inspector Generalâ??s hotline is 800-HHS-TIPS, and you can reach the National Center for Disaster Fraud hotline at 866-720-5721.

To get the latest up-to-date information on Covid-19, please see below:

- Coronavirus.govis the source for the latest information about COVID-19 prevention, symptoms, and answers to FAQs.

- CDC.gov/coronavirus has the latest public health and safety information from CDC and for the predominant medical and health provider community on COVID-19.
- USA.gov for the latest news about what the efforts of the U.S. Government in response to COVID-19.
- Visit Whitehouse.gov for the full set of guidelines for the coronavirus.

65Medicare.org is a leading, independent Medicare insurance agency for people turning 65 and going on Medicare. If you have any questions about this information, you can contact us online or call us at 877.506.3378.

Category

1. Medicare current events
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