

# MEDICARE DURING COVID-19

(Extracted from <https://www.medicare.gov/medicare-coronavirus>)

## Medicare covers related needs

- Medicare covers the [lab tests for COVID-19](#). You pay no out-of-pocket costs.
- Medicare covers [FDA-authorized COVID-19 antibody \(or “serology”\) tests](#) if you were diagnosed with a known current or known prior COVID-19 infection or suspected current or suspected past COVID-19 infection.
- Medicare covers all [medically necessary hospitalizations](#). This includes if you're diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay, but instead you need to stay in the hospital under quarantine. You'll still pay for any hospital deductibles, copays, or coinsurances that apply.

### Note

Military hospital ships and temporary military hospitals don't charge Medicare or civilians for care. If you're not sure whether the hospital will charge you, ask them.

- At this time, there's no vaccine for COVID-19. However, it will be covered if one becomes available.
- If you have a [Medicare Advantage Plan](#), you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Many plans offer additional telehealth benefits and expanded benefits, like meal delivery or medical transport services. Check with your plan about your coverage and costs.
- Scammers may use the coronavirus national emergency to take advantage of people while they're distracted. As always, guard your Medicare card like a credit card, check Medicare claims summary forms for errors, and if someone calls asking for your Medicare Number, hang up!

## Telehealth & related services

Medicare has temporarily expanded its coverage of [telehealth services](#) to respond to the current Public Health Emergency. These services expand the current telehealth covered services, to help you have access from more places (including your home), with a wider range of communication tools (including smartphones), to interact with a range of providers (like doctors, nurse practitioners, clinical psychologists, licensed clinical social workers, physical therapists, occupational therapists, and speech language pathologists). During this time, you will be able to receive a specific set of services through telehealth including evaluation and management visits (common office visits), mental health counseling and preventive health screenings without a copayment if you have Original Medicare. This will help ensure you are able to visit with your doctor from your home, without having to go to a doctor's office or hospital, which puts you and others at risk of exposure to COVID-19.

- You may be able to communicate with your doctors or certain other practitioners without necessarily going to the doctor's office in person for a full visit. Medicare pays for [“virtual check-ins”](#)—brief, virtual services with your physician or certain practitioners where the communication isn't related to a medical visit within the previous 7 days and doesn't lead to a medical visit within the next 24 hours (or soonest appointment available).
- You need to consent verbally to using virtual check-ins and your doctor must document that consent in your medical record before you use this service. You pay your usual Medicare coinsurance and deductible for these services.
- Medicare also pays for you to communicate with your doctors using [online patient portals](#) without going to the doctor's office. Like the virtual check-ins, you must initiate these individual communications.
- Since some people don't have access to interactive audio-video technology needed for Medicare telehealth services, or choose not to use it even if offered by their practitioner, Medicare is allowing people to use an audio-only phone.
- You may use communication technology to have full visits with your doctors. Also, you can get these visits at rural health clinics and federally qualified health clinics. Medicare pays for many medical visits through this telehealth benefit.

## Other ways Medicare is helping

Every day, Medicare is responsible for developing and enforcing the essential health and safety requirements that health care providers must meet. When you go to a healthcare provider, you expect a certain standard of care, and we work to make sure you get it. That includes taking additional steps in response to coronavirus:

- Medicare Advantage Plans and Prescription Drug Plans may waive or relax [prior authorization](#) requirements.
- Taking aggressive actions and exercising regulatory flexibilities to help healthcare providers and Medicare health plans.
- As part of an effort to address the urgent need to increase capacity to care for patients, hospitals can now provide hospital services in other healthcare facilities and sites that aren't currently considered part of a healthcare facility. This includes off-site screenings. Medicare covers medically necessary care in these facilities and sites.
- Waiving certain requirements for [skilled nursing facility care](#).

### Note

- During the [COVID-19 pandemic](#), some people may be able to get renewed SNF coverage without first having to start a new benefit period.
- If you're not able to be in your home during the COVID-19 pandemic or are otherwise affected by the pandemic, you can get SNF care without a qualifying hospital stay.

- Establishing new codes to allow providers to correctly bill for services related to diagnosis and treatment of the illness.
- Instructing our national network of [State Survey Agencies](#) and Accrediting Organizations to focus all their efforts on infection prevention and other cases of abuse and neglect in nursing homes and hospitals.
- Instructing nursing homes and hospitals to review their infection control procedures, which they're required to maintain at all times.
- Issuing important guidance answering questions that nursing homes may have with respect to addressing cases of COVID-19.

## Coping with stress

Older people are at higher risk for severe illness from COVID-19 which may result in increased stress during a crisis. Here are a few things you can do to cope with that stress:

- Take breaks from watching, reading, or listening to news stories and social media. Hearing about the pandemic repeatedly can be upsetting.
- Take care of your body. Take deep breaths, stretch, or meditate. Try to eat healthy, well-balanced meals, exercise regularly, get plenty of sleep, and avoid alcohol and drugs.
- Make time to unwind. Try to do some other activities you enjoy.
- Connect with others. Talk with people you trust about your concerns and how you are feeling.
- Call your healthcare provider if stress gets in the way of your daily activities for several days in a row.
- If you, or someone you care about, are feeling overwhelmed with emotions like sadness, depression, or anxiety, or feel like you want to harm yourself or others, call
  - 911
  - Substance Abuse and Mental Health Services Administration's (SAMHSA's) Disaster Distress Helpline: 1-800-985-5990 or text TalkWithUs to 66746 (TTY: 1-800-846-8517).

Other Websites for Seniors: <https://www.medicare.gov/Contacts/#resources/senior-websites>

Prepared by:  
Kathy Kuzma, NJV HUB Village  
<https://www.northjerseyvillages.org>

12/8/2020