MEDICARE AND THE CORONAVIRUS (COVID-19): WHAT YOU SHOULD KNOW

As the global effect of the coronavirus (COVID-19) continues to evolve, the Medicare SHIP Program is firmly committed to serving our fellow Kentuckians. According to the CDC (Centers for Disease Control), older adults and those with severe chronic medical conditions are at higher risk of serious illness if they contract the novel coronavirus. Therefore, most people on Medicare are at higher risk and should take necessary preventative measures.

Medical professionals at the CDC have instructed individuals to avoid crowds of ten people or more. Additionally, medical experts have encouraged people to practice, “social distancing” which means remaining at least 6-feet apart from others. Thorough hand-washing with soap and water for no less than 20-seconds has been proven to drastically lower the risk of contracting this virus. Additionally, Medicare recommends that you avoid all nonessential travel and self-isolate by staying in your home whenever possible.

Additionally, should you need testing for the coronavirus, please know that Medicare covers the lab tests for COVID-19 — you pay no out-of-pocket costs. Also, Medicare covers all medically necessary hospitalizations. If you have a Medicare Advantage Plan, you have access to these same benefits.

Also, in response to the pandemic, Medicare has temporarily expanded its coverage of telehealth services. 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 (such as doctors, nurse practitioners, clinical psychologists, and licensed clinical social worker). 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.” If you have an existing healthcare appointment, or think you need to see your doctor, CMS recommends calling your provider first to see if your appointment can be conducted over a smartphone with video capability or any device using video technology, like a tablet or a laptop.

As the situation evolves, many changes have and will take place on a federal, state and local level regarding public benefits. For questions and updates on how you and your benefits are affected, call the Medicare SHIP Program. Your local SHIP Program is funded to help you connect with money-saving benefits that those on Medicare are entitled to receive – such as extra help and the Medicare Savings Program! SHIP is NOT an insurance company and does not sell insurance. If you or a loved one has been affected by COVID-19, call the SHIP Program for community resources that may help. For a free benefits checkup, call our Benefits Enrollment Center at 1-866-516-3051 or visit us online at: https://lablaw.org/benefits-enrollment-center.

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