

## **Mysteries of Medicare: Medicare and Coronavirus**

The past year with COVID-19 has demonstrated clearly that most people with Medicare are at higher risk for more serious disease. It is, therefore, important for Medicare beneficiaries to know how Medicare is responding. Medicare has taken extra steps to provide for your care during the pandemic when many usual activities and services have been curtailed. This has been a rapidly changing situation; so much so, that there may be information in this article written in mid-March, 2021, that will be outdated by the time you read it. With computer access, the Medicare website or the CDC will be your most up-to-date sources of information. The Chester County website, [www.chesco.org](http://www.chesco.org), is another great source of information for local vaccine availability and providers.

The first concern for beneficiaries is whether Medicare will cover the cost of medical care related to COVID-19. The Medicare website provides definitive answers to that question. Medicare will cover the cost of:

- Lab tests for COVID-19 (no out-of-pocket expenses).
- FDA-authorized COVID-19 antibody tests.
- Monoclonal antibody treatments for COVID-19 (no cost-sharing and deductible does not apply).
- COVID-19 vaccines (no out-of-pocket expenses).
- All medically necessary hospitalizations - with Original Medicare, you will pay the usual Part A and Part B deductibles and coinsurances, unless you have supplementary insurance (Medigap, retiree health benefits or Medicaid) to help with those charges. Cost-sharing amounts vary for Medicare Advantage Plans. Some may waive or reduce cost-sharing for COVID-19 related treatments.
- Telehealth benefits - during the coronavirus public health emergency, certain restrictions on Medicare coverage have been lifted, allowing beneficiaries in any geographic area to receive telehealth services. These visits are not limited to COVID-19 related services.

If you have a Medicare Advantage Plan, your plan must cover everything that Original Medicare does, but it can do so with different costs and restrictions. During the public health emergency, Medicare Advantage Plans must allow you to receive health care from out-of-network providers, with in-network cost-sharing amounts. Medicare has allowed these plans to waive referrals and some of the co-pays for benefits related to COVID-19. You may also have some additional benefits such as delivered meals and medical transport. Check with your plan about coverage and costs.

If you need to enroll in Medicare while the Social Security Offices are closed to the public, you can apply online at the Social Security website [www.ssa.gov](http://www.ssa.gov); or by phone at 1-800-772-1213. If you already have Part A of Medicare and need to add Part B; Social Security Administration (SSA) has created an online portal where you can apply ([www.ssa.gov/medicare-partb-sep](http://www.ssa.gov/medicare-partb-sep)). PA MEDI counselors are familiar with this process and are available to help you work through it.

The urgency of so many situations during the public health emergency has given scammers many opportunities to use their skills. Be alert for scammers who are aggressively trying to steal your Medicare information or separate you from your money. If anyone asks for your Medicare number to give you early access to the vaccine, you can bet it is a scam.

- You can't pay to put your name on a list to get the vaccine.
- You can't pay to get early access to the vaccine.
- Don't share your personal or financial information if someone calls, texts, or emails you promising access to the vaccine for a fee.

If you have questions, or need additional clarification, on **any** Medicare situation, call PA MEDI at the Chester County Department of Aging, 610-344-5004, option 2. Leave your name, your contact information and a message. A PA MEDI counselor will return your call within 24 hours, usually within one business day.