



Medicare & COVID-19 **(Coronavirus) Update**



Medicare covers related needs

- COVID-19 tests – You pay no out-of-pocket costs. Recent legislation eliminates beneficiary cost share for COVID-19 tests and related services, including the associated physician visit or other outpatient visits such as hospital observation, emergency department services and telemedicine visits (talking to your doctor using an online patient portal or via telephone).
- The law also eliminated cost sharing for Medicare Advantage enrollee for both the COVID-19 test and testing related services, and prohibits the use of prior authorization or other utilization management requirements for these services.
- 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.
- At this time, there's no vaccine for COVID-19. However, if one becomes available, Medicare will cover the vaccine.

Medicare Advantage and Medicare Part D Prescription Drug Plans

If you have a Medicare Advantage (MA) 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 telemedicine benefits beyond the ones described below. Check with your plan about your coverage and costs.

During this emergency Medicare Advantage plans are required to cover services at out-of-network facilities that participate in Medicare. Enrollees affected by the COVID-19 emergency and receive care at out-of-network facilities will pay no more than they would if they had received care at an in-network facility.

Telemedicine & related services

Medicare covers “virtual check-ins” so you can connect with your doctor by phone or video, or even an online patient portal, to see whether you need to come in for a visit. If you're concerned about illness and are potentially contagious, this offers you an easy way to remain at home and avoid exposure to others. During this public health emergency Medicare has temporarily expanded its coverage of telehealth services to

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allow your interaction with nurse practitioners, clinical psychologists, licensed clinical social workers in addition to your doctors.

You may or may not have a cost share for these visits. If you are in Original Medicare, your costs should be the same as if it were in-person with your doctor or health care provider.

Access to Your Prescriptions

Contact your Part D or Medicare Advantage plan if you are having difficulty refilling your prescriptions due to the coronavirus emergency. Your plan may take certain actions to ensure you have access to a pharmacy and your Medicare covered drugs during the COVID-19 emergency. Some of these actions include:

- Relax limits on extended day supply and refill too-soon restrictions if circumstances are expected to result in a disruption in access to drugs. Check with your Pharmacist or Part D plan to see if you can get an extended supply.
- All Medicare Advantage and Part D plans must cover up to a 90-day supply of a drug when a beneficiary asks for it. Drugs that have certain restrictions on the amount that can be safely provided, such as opioids, cannot be filled with a 90-day supply by the plans.
- Part D plans are required to ensure that their enrollees have adequate access to covered Part D drugs at out-of-network pharmacies when enrollees cannot reasonably be expected to use in-network pharmacies.
- Part D plans may choose to waive prior authorization requirements for drugs used to treat or prevent COVID-19.
- If this COVID emergency makes it difficult for you to get to a retail pharmacy, or you are prohibited from going to a retail pharmacy due to a quarantine situation, Part D and MA plans are allowed to relax restrictions they may have in place with regard to various methods of delivery such as mail or home delivery, to ensure access to needed medications for enrollees unable to get to a retail pharmacy.

Medicare Coverage Rule Changes:

Because a national emergency has been declared due to the coronavirus outbreak, it allows Medicare to make the following changes to coverage rules:

- Waiving the 3-day prior hospitalization for coverage of a skilled nursing facility stay for those people who need to be transferred as a result of the effect of COVID-19.

- Expanding the homebound requirement for home health coverage for those who can't leave home because they are at risk of medical complications if you go outside or if you have a suspected or confirmed case of COVID-19.
- Allowing nurse practitioners, clinical nurse specialists and physician assistants to prescribe home health care during this public emergency. Prior to this only doctors could prescribe home health care.
- Face-to-face encounters are required to be eligible to receive Medicare-covered home health care and can now be met through telehealth.
- Waiving replacement requirements for durable medical equipment, such as the face-to-face visit, a new physician's order and medical necessity documentation when equipment is lost, destroyed, irreparably damaged, or otherwise rendered unusable.
- Providing extensions and flexibilities to file appeals for Original Medicare, Medicare Advantage, and Prescription Drug plans.

Coronavirus and Medicare Fraud

Be on the lookout for scammers trying to sell products that claim to cure, treat or prevent serious diseases like COVID-19. These products could pose significant risks your health. There are currently no vaccines or drugs approved to treat or prevent COVID-19. Click on the link for more information about these scams:

<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

You can call Iowa Senior Medicare Patrol (SMP) at 1-800-351-4664 if you are concerned about a potential Medicare scam or fraud.

Additional resources related to COVID-19:

<https://www.medicare.gov/medicare-coronavirus>

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

<https://coronavirus.iowa.gov/>

<https://idph.iowa.gov/Emerging-Health-Issues/Novel-Coronavirus>

Call SHIIP at 1-800-351-4664 (TTY 1-800-735-2942) with your Medicare and health insurance questions. SHIIP is a service of the State of Iowa Insurance Division. Our counseling is free, confidential and objective.

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