

# LOS GATOS

An exclusive magazine serving the residents of Los Gatos  
The Heart of Los Gatos

Living

COMMUNITY INTEREST



## MEDICARE AND THE CORONAVIRUS

By Lucille Maravilla

Older Americans are at a higher risk for serious illness from the Coronavirus. If you are enrolled in Medicare, here is what you need to know about services and rules relating to the virus. Medicare already covers much of what you might need if you contract the virus and become seriously ill.

*\*Will Medicare cover a test for the corona virus ?*

Tests for the corona virus ordered by a health care provider who accepts Medicare are covered under Part B (outpatient services). Whether you are enrolled in Original Medicare (Part A and Part B) or a Medicare Advantage plan, copays and deductibles for the test have been waived along with services like doctor visits or hospital observation.

*\*Will Medicare cover care for COVID-19, the disease that the virus can cause?*

Needed outpatient services are covered under Medicare Part B and if you require hospitalization that is covered under the usual Medicare Part A rules. This includes a \$1408 deductible for each stay and daily copays if you exceed 60 days. Many Medicare Supplement plans cover 100% of that. Medicare Advantage plans vary by plan and length.

*\*Would Medicare cover a Covid-19 vaccine if one became available?* Medicare Part B already covers some vaccines. If a vaccine becomes available it will be funded under a provision of the economic stimulus bill, the Cares Act.

*\*My Medicare plan has network provider restrictions. Are these limits still in place during this crisis?*

When a state of emergency is declared things change. CMS (Centers for Medicare and Medicaid Services) has advised that plans must cover services at out-of-network facilities that participate in Medicare and charge no more than in-network rates.

*\*Will Medicare cover connecting with doctors by phone or online during the crisis?*

CMS has expanded telehealth coverage, which has been tightly restricted in the past. Telehealth is covered under Medicare Part B for all Original Medicare enrollees during the virus crisis, and services aren't limited to COVID-19 care. The definition of telehealth has been expanded. Previously, patients were required to use approved video conferencing technology; now patients can connect from home via video on a smartphone or other digital device. If you have a Medicare Advantage plan check with your insurance company to determine what is available.

*\*What do I do if I lost my job and need to sign up for Medicare?*

You can take advantage of a special enrollment period available up to 8 months after you lose employment coverage. The process is handled through your local Social Security office. These offices have been closed to the public during the crisis. Contact an experienced Medicare agent who can advise you how to proceed. There are also rules regarding Medicare Part B enrollment that are important to understand.

In summary, during this crisis CMS is working to ensure that Medicare enrollees have access to the care they need. We are available to answer questions and guide you through the application process if you are new to Medicare.

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