Medicare & COVID-19 (Coronavirus) Update

Medicare and COVID-19 testing

- You pay nothing for a COVID-19 test when you get it from a laboratory, pharmacy, doctor, or hospital, and when it’s ordered by a doctor or other authorized health care professional. Medicare Part B covers this test at no cost whether you are enrolled in Original Medicare or a Medicare Advantage plan.
- At this time, Original Medicare does not cover or reimburse you for at-home COVID-19 tests that you purchase over the counter and take home. Some Medicare Advantage plans cover at-home tests, you will need to contact your plan to confirm.
- Each household in the U.S. can now have four free COVID-19 at home tests shipped directly to your home at no cost! To order your free tests visit COVIDtests.gov and enter your contact information and mailing address.
- Medicare also covers tests to diagnose or aid in the diagnosis of COVID-19 and related respiratory conditions if the tests are done at the same time.

Medicare covers COVID-19 vaccines

- Original Medicare Part B covers the COVID-19 vaccine, regardless of whether you enrolled in Original Medicare or a Medicare Advantage plan. You pay nothing for the COVID-19 vaccine and its administration.
- When you get a COVID-19 vaccine, you cannot be charged for an office visit or other fee if the vaccine is the only medical service you get.
- Medicare covers a COVID-19 vaccine booster shot at no cost to you. You can get a booster from the same COVID-19 vaccine that you originally got, or choose a different one. Medicare covers:
  - the Pfizer or Moderna COVID-19 vaccine booster shot at least 6 months after you complete your second dose of the vaccine
  - the Johnson & Johnson COVID-19 booster shot 2 or more months after you got your first shot
- Bring your red, white, and blue Medicare card with you to your vaccination appointment, even if you have a Medicare Advantage plan.
Medicare covers COVID-19 monoclonal antibody treatments

- If you test positive for COVID-19, monoclonal antibody infusion treatments can help fight the disease and keep you out of the hospital.
- Medicare Part B covers a COVID-19 monoclonal antibody treatment, if you are enrolled in Original Medicare or a Medicare Advantage plan, and all of these apply:
  - You tested positive for COVID-19.
  - You have a mild to moderate case of COVID-19.
  - You’re at high risk of progressing to a severe case of COVID-19 and/or at high risk of requiring hospitalization.
- You pay nothing for this treatment during the COVID-19 Public Health Emergency when you get the treatment from a Medicare provider or supplier.

If you paid a fee or got a bill for a COVID-19 vaccine

- Check the receipts and statements you get from your provider for mistakes
- Call your providers office to ask about any charges you think are wrong.
- Review your “Medicare Summary Notice” for errors if you have Original Medicare or your “Explanation of Benefits” if you have a Medicare Advantage plan, and report anything suspicious to the Iowa Senior Medicare Patrol (SMP) at 1-800-351-4664.

COVID Coverage with Medicare Advantage

Medicare covers all medically necessary hospitalizations, regardless of whether you have Original Medicare or a Medicare Advantage Plan. 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 the COVID-19 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.

Medicare covers Telehealth Services

- Telehealth – A telehealth service is a full visit with your doctor using video technology. During the COVID-19 emergency, Medicare Part B covers hospital and doctors’ office visits, mental health counseling, preventive health screenings,
and other visits via telehealth for all people with Medicare. You can access these benefits at home or in health care settings. You pay 20% of your doctor or other health care provider’s service, and the Part B deductible applies.

- **Virtual Check-Ins** – A virtual check-in allows you to connect with your doctor or other healthcare provider like nurse practitioners or physician assistants using audio and video communication technology, like your phone or a computer. During the COVID-19 emergency Medicare has temporarily expanded its coverage of telehealth services to allow your interaction with nurse practitioners, clinical psychologists, licensed clinical social workers in addition to your doctors.
- **Medicare Part B** covers virtual check-ins also called brief visits. You pay 20% of the Medicare approved amount and the Part B deductible applies. You may have no cost share if you are enrolled in a Medicare Advantage plan.

**Access to Your Prescriptions during COVID**

Contact your Part D or Medicare Advantage plan if you are having difficulty refilling your prescriptions due to the COVID-19 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 you ask for it. Certain drugs with restrictions on the amount that can be safely provided, such as opioids, cannot be filled with a 90-day supply.
- **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 the 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 their method of delivery restrictions such as mail or home delivery, to ensure enrollees unable to get to a retail pharmacy have access to needed medications.
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:

- Part A Skilled Nursing Facility Coverage – waived the 3-day hospital stay requirement even if the care does not have a direct relationship to COVID-19.
- Home Health Services – Allowing nurse practitioners, clinical nurse specialists and physician assistants to prescribe home health care services during this public emergency. Prior to this only doctors could prescribe home health care.

Coronavirus and Medicare Fraud

Beware of scammers who ask for money or your Medicare Number to give you the COVID-19 vaccine or testing kits. Here are things you need to know to protect yourself from potential fraud concerning COVID-19:

- Medicare will not contact you to confirm your Medicare number or personal information over the phone
- Medicare has not issued a COVID-19 Medicare card and anyone contacting you about this is trying to steal your information.
- Be suspicious of anyone going door-to-door offering free COVID 19 testing, supplies, treatments, or vaccines.
- Ignore offers or advertisements for COVID-19 testing or treatments on social media sites.

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:


[medicare.gov/medicare-coronavirus](http://medicare.gov/medicare-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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