

# Coronavirus Outbreak: Precautions and Medicare Coverage

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The coronavirus (COVID-19) is a worldwide health pandemic and is especially dangerous for older adults and people with chronic medical conditions, such as heart, lung or kidney diseases.

Your Medicare wants Medicare beneficiaries to know the precautions they can take to help prevent COVID-19.

## **Precautions to Take to Prevent Contracting or Spreading COVID-19**

- Avoid close contact with people who are sick.
- Wash your hands with soap and water for at least 20 seconds, especially after being out in public, blowing your nose, coughing or sneezing.
- If soap and water are unavailable, use a hand sanitizer with at least 60% alcohol.
- As much as possible, avoid touching high-touch surfaces in public places, such as elevator buttons, door handles, handrails and handshaking with people. Use a tissue or your sleeve to cover your hand or finger if you must touch something.
- Avoid touching your face, nose and eyes.
- Clean and disinfect your home to remove germs. Practice routine cleaning of frequently touched surfaces – tables, doorknobs, light switches, handles, desks, toilet, faucets, sinks and cell phones.

## **Extra Cautions for Medicare Beneficiaries**

- Avoid crowds, especially in poorly ventilated spaces.
- The CDC recommends deferring all cruise ship travel worldwide, especially if people have underlying health conditions.
- Avoid situations that put people at an increased risk, such as crowded places and non-essential travel.

## **Recommended Preparations**

- Have on hand over-the-counter medicines and medical supplies (like tissues) to treat fever and other symptoms.
  - Have enough household items and groceries on hand so you'll be prepared for an extended stay in your home.
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## What Does Medicare Cover?

With the outbreak of the coronavirus (COVID-19), beneficiaries may be concerned about what Medicare covers in situations like this.

Below is a synopsis of coverage. Please go to <https://www.medicare.gov/medicare-coronavirus> for detailed information.

### Medicare Covers

- Lab test for COVID-19. Medicare beneficiaries pay no out-of-pocket costs.
- All medically necessary hospitalizations.
- At this time, there is no vaccine for COVID-19. However, if one becomes available, it will be covered by all Medicare Prescription Drug Plans (Part D).
- Beneficiaries enrolled in Medicare Advantage Plans have access to the same benefits.

### Telehealth Services

- Many Medicare Advantage plans offer additional telehealth benefits and cover “virtual check-ins” to connect beneficiaries with their doctors over the phone, by video or through an online patient portal.
- Beneficiaries concerned about illnesses and are potentially contagious can remain at home and avoid exposure to others.

**Remember, if you have purchased a Medicare product, the benefits are backed by the financial strength of the insurance company and are regulated by each state’s Department of Insurance or the Federal Government.**

**We’re always here to address your concerns and answer your questions.**

