

Medicare and COVID (June 15, 2020)

(notes taken by Marna Schirmer of WSOS from various webinars, including CMS)

Telehealth is covered for office and hospital visits, mental health counseling, with doctors, advanced practice registered nurses (APRNs), physician's assistants (PAs), clinical psychologists, and licensed certified social workers.

Regular coinsurance, copays or deductibles will apply.

Medicare Advantage Plans (in case you are not at home at time of isolation)

Always check with your plan first for costs and protocols, but MAPDs:

- a. Must allow out of network visits from practitioners and services associated with them
- b. Charge in-network cost sharing amounts for these visits
- c. Waive referral requirement
- d. Cover the maximum supply of your medications (90 days) upon request

Stand-alone prescription drug plans

These plans must:

- a. Cover out-of-network pharmacy usage, if you can't be expected to use an in-network pharmacy or if their in-network pharmacy is back-ordered on their medication
- b. Remove restrictions that stop you from getting an early refill
- c. Cover maximum supply of refill if you request it

EPIC

- a. Any unpaid 2nd-quarter fee (which was due in April) will be added to the 3rd-quarter bill
- b. Members of a fee plan will not be cancelled for non-payment of second quarter
- c. Enrollees into a non-fee plan (deductible plans) may enroll on line, but leave questions 4-23 blank.

Skilled Nursing Facilities

- a. The 3-midnight hospital inpatient rule for people entering a SNF will be waived for those:
 - Who need to be transferred to make room at the hospital for COVID patients or due to SNF evacuations
 - Need SNF care as a result of current health emergency, regardless of prior hospital stay
- b. Part A may allow an additional 100 days in SNF due the public health emergency

Homecare

- a. You can be considered homebound if:
 - Your MD certifies you should not leave home because of increased susceptibility (i.e., a previous medical condition)
 - You have suspected or confirmed Covid 19
- b. Homecare agencies may provide more services via telehealth, as long as it is stated in the plan of care
- c. PAs or APRNs may now order homecare

Enrollment and Social Security

- a. Most offices are closed to the public but many services can be performed online.
- b. You can apply for Medicare A and B online.
- c. If you are only applying for Part B, you must include forms 40B and L564.
- d. You must contact your local office and gather all necessary paperwork and send it to your local office certified mail.
- e. If you missed an enrollment period between 3/17/20 and 6/17/20, you may be able to receive “equitable relief.” To do this, submit your paperwork, and in the “remarks” section of the application, write that you are requesting “equitable relief.”
- f. If you missed the MA enrollment period 1/1 – 3/31/20, you have until 7/17/20 to change your plan.