

What Coverage Do I Have for COVID-19 Treatment?

This question is tricky, as there actually is no treatment or cure for COVID-19. There are, however, treatments for the symptoms of the virus. This means that while you will have certain coverage for treatments, they will be everything that is already outlined and covered under your existing plan. Here's a quick summary of coverage:

Medicare Part A

In general, Medicare Part A covers the following:

- Hospital care
- Skilled nursing facility care
- Nursing home care (as long as custodial care isn't the only care you need)
- Hospice
- Home health services

Medicare Part B

Part B coverage includes items like:

- Clinical research
- Ambulance services
- Durable medical equipment (DME)
- Mental health
- Inpatient Care
- Outpatient Care
- Partial hospitalization
- Getting a second opinion before surgery
- Limited outpatient prescription drugs

If a vaccine for COVID-19 became available, it would be covered by Medicare Part B under the CARES (Coronavirus Aid, Relief, and Economic Security) Act signed into law in March 2020.

What if I need to receive care from an Out-of-Network Provider?

If you are on a Medicare Advantage plan, you're likely familiar with the restrictions on receiving care from out-of-network providers. The Centers for Medicare and Medicaid Services (CMS) changed these restrictions during the coronavirus pandemic. Under CMS's recommendation, Medicare Advantage plans must charge the same rates for services provided to MA beneficiaries at out-of-network facilities as they do for in-network providers under the condition that the out-of-network provider participates in Medicare.

If you have questions about what this may mean for you as you approach Medicare, contact the RetireMEDiQ team of expert advisors at 1-866-600-4266 or visit www.retiremediq.com/mb. You can also email us at advicemb@retiremediq.com