



STATE OF WISCONSIN
BOARD ON AGING AND LONG -TERM CARE

MEDIGAP HELPLINE SERVICES

1402 Pankratz Street, Suite 111
Madison, WI 53704-4001
Medigap Helpline (800) 242-1060
Part D Helpline (855) 677-2783
Fax (608) 246-7001
<http://longtermcare.wi.gov>

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Heather A. Bruemmer

PRESS RELEASE

CHANGES TO MEDICARE DUE TO CORONAVIRUS (COVID-19)

The following are some of the changes Medicare has made in response to COVID-19:

Skilled Nursing Facility (SNF) Care

Medicare Part A covers skilled nursing care under certain conditions for a limited time. During the COVID-19 pandemic, some people may be able to get renewed SNF coverage without first having to start a new benefit period. If you are not able to be in your home during the COVID-19 pandemic or are otherwise affected by the pandemic, you can get SNF care without a qualifying hospital stay.

Hospitalizations

Medicare Part A covers all medically necessary hospitalizations. This includes if you are diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay, but instead you need to stay in the hospital under quarantine. You will still pay for any hospital deductibles, copays, or coinsurances that apply.

Telehealth Services

Medicare has temporarily expanded its coverage of telehealth services in response to the COVID-19 pandemic to help you have access from more places (including your home), with a wider range of communication tools (including smartphones), to interact with a range of providers such as doctors, nurse practitioners, clinical psychologists, licensed clinical social workers, physical therapists, occupational therapists, and speech language pathologists.

- Medicare pays for “virtual check-ins”—brief, virtual services with your physician or certain practitioners where the communication isn't related to a medical visit within the previous 7 days and doesn't lead to a medical visit within the next 24 hours (or soonest appointment available).
- You need to consent verbally to using virtual check-ins and your doctor must document that consent in your medical record before you use this service. You pay your usual Medicare coinsurance and deductible for these services.
- Medicare also pays for you to communicate with your doctors using online patient portals without going to the doctor's office. Like the virtual check-ins, you must initiate these individual communications.
- As some people do not have access to interactive audio-video technology needed for telehealth services, or choose not to use it even if offered by their practitioner, Medicare is allowing people to use an audio-only phone option.

COVID-19 Tests

- Medicare Part B covers the lab tests to diagnose or aid in the diagnosis of COVID-19. You pay no out-of-pocket costs.
- Medicare Part B covers FDA-authorized COVID-19 antibody (or “serology”) tests if you were diagnosed with a known current or known prior COVID-19 infection or suspected current or suspected past COVID-19 infection.

If you have a Medicare Advantage Plan, you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests.

For more information, visit <https://www.medicare.gov/medicare-coronavirus> website.

The Medigap Helpline Services with the Board on Aging and Long Term Care is a part of the Wisconsin State Health Insurance Program (SHIP). Medigap Counselors are available to help Medicare beneficiaries and their families understand Medicare coverage and their options. During this public health emergency, it is especially important that people have the best health insurance coverage to meet their needs.

Office hours are 8:00 am to 4:30 pm, Monday through Friday.

Calls for assistance can be made to our Toll-free Helplines.

Medigap Helpline: 1-800-242-1060

Medigap Prescription Drug Helpline: 1-855-677-2783

Please leave a detailed message including your name, telephone number, and a brief overview of your situation, including any deadlines. Due to the high volume of calls, a counselor will return your call within one to two business days.

*Submitted by:
Cheryl Zautcke
Medigap Insurance Counselor
08/07/2020*