

ZACHARIA BROWN

ELDER LAW ATTORNEYS

UNDERSTANDING YOUR MEDICARE BENEFITS & COVID-19

Medicare.gov recently published the following guidance so that you and your loved ones understand your rights and benefits during this uncertain time.

Your health, safety, and welfare in the face of the 2019 Novel Coronavirus (COVID-19) is our highest priority. According to the Centers for Disease Control and Prevention (CDC), older adults and people who have severe chronic medical conditions like heart, lung, or kidney disease seem to be at higher risk for more serious COVID-19 illness. Older people may be twice as likely to have serious COVID-19 illness.

This means that most people with Medicare are at higher risk.

MEDICARE COVERS RELATED NEEDS

- Prescription Covered of Medical Prescription Wedical Prescription Grant Covered of Cover
- Medicare covers the lab tests for COVID-19. You pay no out-of-pocket costs .
- Medicare covers all medically necessary hospitalizations. This includes if you're 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.
- At this time, there's no vaccine for COVID-19. However, if one becomes available, it will be covered by all Medicare Prescription Drug Plans (Part D).
- 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. Many plans offer additional telehealth benefits beyond the ones described
 below. Check with your plan about your coverage and costs.

Zacharia Brown is an elder law and estate planning firm dedicated to helping families and their loved ones plan, pay for, coordinate, and secure quality care for life. Our attorneys focus their practice on Asset Preservation Planning, Medicaid and Veterans Benefits Eligibility, Care Management & Advocacy, and Estate Planning & Administration. Our firm's interdisciplinary team of elder law attorneys, elder care advocates, social workers, and experienced staff work together within an integrated, holistic, elder-focused approach to enhance the quality of life for you and your loved ones. Zacharia Brown provides the ultimate protection and peace of mind for elders and their families.

Telehealth & related services

Medicare covers "virtual check-ins" so you can connect with your doctor by phone or video, or even an online patient portal, to see whether you need to come in for a visit. If you're concerned about illness and are potentially contagious, this offers you an easy way to remain at home and avoid exposure to others.

- You may be able to communicate with your doctors or certain other practitioners without necessarily going to the doctor's office in person for a full visit. Medicare pays for "virtual check-ins"—brief, virtual services with your established 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.
- If you live in a rural area, you may use communication technology to have full visits with your doctors. The law requires that these visits take place at specified sites of service, known as telehealth originating sites, and get services using a real-time audio and video communication system at the site to communicate with a remotely located doctor or certain other types of practitioners. Medicare pays for many medical visits through this telehealth benefit." www.medicare.gov

At Zacharia Brown, we recognize that despite the concerns over the spread of COVID-19, our clients will still need access to counsel and guidance with regard to long term care planning, costs and nursing home care.

As a result, we are proactively implementing alternative options for client consultations. If you have an appointment with us, or are scheduling one in the future and have any concerns about coming into our office, please inquire about how to schedule a video consultation.

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is a partner and attorney at Zacharia Brown, and provides advice and counsel to clients and their families in the areas of Asset Protection planning, Medicaid Eligibility for nursing home care, Veterans' Benefits Eligibility, and related Estate Planning and Estate Administration issues. She lectures on these topics and teaches continuing education courses to nursing home administrators, social workers, financial advisors, CPAs and other professional counselors. Christine is also belongs to the PA Association of Elder Law Attorneys ("PAELA"), the National Academy of Elder Law Attorneys ("NAELA"), the Allegheny County Bar Association ("ACBA") and the Peters Township Chamber of Commerce.