Medicare and COVID-19

For more than a half a century Medicare has given seniors and disabled Americans the peace of mind in knowing they can see a doctor and go to the hospital if needed. During this uncertain time when many people are getting sick with a respiratory illness called COVID-19 it is reassuring to know that Medicare has you covered. This fact sheet will give you the highlights of what Medicare covers related to COVID-19, the disease that is causing sickness around the world.

Lab Tests for COVID-19
- Medicare and Medicare Advantage must cover lab tests for the coronavirus that causes COVID-19 at no out-of-pocket cost to you.

Vaccine to Protect Against COVID-19
- Currently, there’s no vaccine for COVID-19 and no one has immunity to the virus. However, when a safe and effective vaccine becomes available it will be covered by Medicare Part B. That means there will be no out-of-pocket costs to Medicare beneficiaries when there is a safe and effective vaccine for COVID-19.

Prescription Refills for More Than a Month
- The recently passed Coronavirus Aid, Relief and Economic Security Act (CARES) requires Medicare Prescription Drug Plans (Part D) to allow prescriptions and refills for covered drugs for up to 3 months.

Telehealth
- Seniors and others at heightened risk of serious illness from COVID-19 are advised to stay at home and limit travel, including to doctors’ offices where there is an increased risk of exposure to COVID-19. Telehealth services are very important during this time because it is a way to access your doctor, get questions answered and get the care you need without leaving your home. Congress has recently expanded Medicare telehealth options for beneficiaries and providers because of the public health emergency.
  - You can use Medicare telehealth whether you have COVID-19 or not.
  - Deductibles and coinsurance apply to telehealth visits as they would for an in-person visit.
  - Call your primary provider to see how telehealth virtual check-ins and other services would work for you.

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