

# How you should use, guard your Medicare while virus epidemic is ongoing in US

By Seema Verma

SPECIAL TO THE ARIZONA DAILY STAR

Since older Americans are particularly vulnerable to coronavirus (COVID-19), I wanted to let you know the steps we're taking to help our Medicare beneficiaries cope with the pandemic.

We're warning Medicare beneficiaries that scammers may try to use this emergency to steal their Medicare number, banking information or other personal data.

Unfortunately, scammers come out of the woodwork during times of uncertainty and change. So make sure you give your Medicare number only to your doctor, pharmacist, hospital, health insurer or other trusted health-care provider.

If someone calls you on the phone, says they're from Medicare, and asks for your Medicare number or other personal information — just hang up.

Remember: Medicare never calls its beneficiaries to ask for or to 'verify' Medicare numbers. My agency finished removing Social Security numbers from all Medicare cards last year in order to reduce fraud and protect Medicare beneficiaries from identity theft. Even with this change, you should guard your Medicare card.

Treat it like a credit card. Be sure to check your Medicare claim summaries for errors and questionable bills.

If you suspect Medicare fraud, please report it by calling Medicare's toll-free customer service center at 1-800-MEDICARE (1-800-633-4227), or by visiting [www.medicare.gov/fraud](http://www.medicare.gov/fraud).

I also want to inform you what Medicare covers with regard to coronavirus.

If your doctor orders a COVID-19 test for you, Medicare covers all of the costs.

You should not have any cost sharing.

Medicare also covers all medically necessary hospitalizations. This includes extra days in the hospital for in-patients who were on the verge of being discharged, but were diagnosed with COVID-19 and had to stay longer under quarantine.

There's no vaccine for COVID-19 at this time. However, if one becomes available, Medicare will cover it.

If you have a Medicare Advantage Plan, you have the same benefits as people with Original Medicare. Medicare Advantage plans are now required to have the same cost-sharing for COVID-19 lab tests as Original Medicare: zero.

Medicare also recently expanded its coverage of telehealth services to enable beneficiaries across the country to receive a wider range of health care services from doctors without having to travel to a healthcare facility.

These changes allow beneficiaries to communicate with their doctors without having to physically go to a healthcare facility, thus cutting their risk of acquiring or spreading the virus.

And frontline clinicians will be better able to stay safe themselves while treating people with Medicare. Doctors, nurse practitioners, clinical psychologists and licensed clinical social workers can deliver telehealth services via phone and video chat. Medicare beneficiaries can receive telehealth services in their home as well as in any health-care facility, including a physician's office, hospital, nursing home or rural health clinic.

Telehealth services include routine office visits, mental health counseling and preventive health screenings for cancer and other illnesses. By helping health care institutions across the nation offer medical services remotely, telehealth helps free up hospital emergency departments and doctors' offices to deal with the most urgent COVID-19 cases.

For example, you can talk with a doctor about your diabetes management or prescription refill without having to go to his or her office.

During this emergency, Medicare will pay for telehealth services at the same rates as in-person services, giving doctors and other clinicians an incentive to use this alternative and reserve their offices to treat those who truly require in person care. We know many Medicare beneficiaries are concerned about the spread of coronavirus and the threat it poses to their wellbeing. That's why we've taken these rapid steps to ensure that the Medicare program continues to protect our beneficiaries while maintaining trusted access to care in these uncertain times.

Seema Verma is administrator for the U.S. Centers for Medicare & Medicaid Services. You can always get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).