



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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SHIP has answers to questions about Medicare & Coronavirus, March, 2021

The Indiana State Health Insurance Assistance Program (SHIP) offers free and impartial Medicare counseling as part of a federally funded network of local programs located in all states; and SHIP isn't affiliated with any insurance company and doesn't sell insurance. Staffed by a crew of trained volunteer counselors, SHIP offers local and objective Medicare information in complete confidence. To contact a counselor at Indiana SHIP, call (800) 452-4800 Monday through Friday from 8am to 4pm (TDD line for the hearing impaired, call (866) 846-0139).

As expected, many Hoosiers are asking SHIP about Medicare coverage of COVID-19 testing and treatment during the Coronavirus Public Health Emergency. Here is SHIP's most up-to-date information on the subject:

- Medicare covers lab tests for COVID-19 at no cost to you;
- Medicare covers FDA-authorized COVID-19 antibody (serology) tests, if you were diagnosed with a known or suspected current or prior COVID-19 infection, at no cost to you;
- Medicare covers monoclonal antibody treatments for COVID-19 at no cost to you;
- Medicare covers COVID-19 vaccines at no cost to you;
- Medicare covers all medically necessary inpatient hospitalizations, including 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. You will still owe any Medicare inpatient deductibles and copays that apply.

If you have a Medicare Advantage Plan you have access to these same benefits and Medicare allows Advantage Plans to waive copays/coinsurances for these services during the Coronavirus Public Health Emergency. SHIP suggests that you check with your Advantage Plan about its coverage and costs for services.

Medicare has temporarily expanded its coverage of telehealth services to respond to the Coronavirus Public Health Emergency. These services expand current telehealth covered services, to help you have access from more places, with a wider range of communication tools, to interact

with a wider range of medical providers. During the Coronavirus Public Health Emergency, you will be able to receive a specific set of outpatient services through telehealth including evaluation and management visits, mental health counseling and preventive health screenings without coinsurance if you have Original Medicare. Medicare allows Advantage Plans to waive copays/coinsurances for these services. Check with your Advantage Plan about its coverage and costs for services.

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John Williams is a Medicare Specialist with State Health Insurance Assistance Program (SHIP). Hoosiers can get answers to Medicare questions by calling SHIP at 800-452-4800 Monday - Friday between 8:00AM - 4:00PM.