

## Medicare and Health Insurance – COVID-19 Q&A

***I received a call from Medicare saying that all people with Medicare will be eligible for a free vaccine for the Coronavirus and to provide my Medicare number to get on the waiting list. Is this true? NO!*** Medicare will NEVER call you and ask for your Medicare Number. This type of call is a scam with the goal of getting your Medicare number and accessing your personal and private information. Don't fall for it!

***Someone came to my door and said they had Coronavirus tests and also masks and gloves for Medicare beneficiaries. They said they would bill Medicare and it wouldn't cost me anything.*** Another scam – in order to bill Medicare, you will need to give them your Medicare Number. Contact your physician's office for assistance with tests and medical supplies.

***Does Medicare cover the costs of Coronavirus testing and treatment?*** Medicare Part B covers the cost of Coronavirus testing at no cost to you when ordered by your physician after 2/4/20. Medicare Part A covers any extra days you have to stay in the hospital due to quarantine related to Covid-19. Medicare recently expanded coverage of telehealth services for issues related to Covid-19. If you have internet access you may be able to 'visit' with your healthcare providers at no cost without going to their office. There isn't currently a vaccine for Covid-19 but when one becomes available it will be covered by all Medicare Part D Prescription Drug Plans and Medicare Advantage Plans at no cost. If you have a Medicare Advantage Plan, check with the plan on costs associated with Coronavirus testing, treatment and telehealth services.

***I'm turning 65 soon and need help understanding Medicare.*** The Orange County Seniors' Health Insurance Information Program (SHIIP) normally offers monthly classes in both Chapel Hill and Hillsborough to provide information for those new to Medicare. While these classes are suspended, you can view the [Welcome to Medicare Presentation with Detailed Notes](#). Other valuable resources include [www.medicare.gov](http://www.medicare.gov) and [www.ncshiip.com](http://www.ncshiip.com). The NC Department of Insurance offers a call center staffed 9am-5pm Monday thru Friday to answer questions about Medicare. Contact them at 1-855-408-1212. Our Orange County SHIIP Coordinator is also available for limited phone consultations – leave a message at 919-245-4274.

***I lost my health insurance when my job ended and I'm not old enough for Medicare. What are my options?*** You will receive an option to continue your employer's health care plan for 18 months under the COBRA rules, however you will pay the full price of the insurance premiums which is likely to be quite high. You will have a 60 day window to purchase health insurance through the Marketplace (ACA/Obamacare plans). If your annual income is projected to be less than \$51,000 for an individual or \$68,000 for a married couple, you should qualify for a tax credit to offset the cost of the insurance coverage. Visit [www.healthcare.gov](http://www.healthcare.gov) for more information. Orange County residents age 55 and over can seek assistance from our SHIIP Coordinator, Jeanne Chamberlin 919-245-4240 or [jchamberlin@orangecountync.gov](mailto:jchamberlin@orangecountync.gov).

***I lost my health insurance when my job ended and I am 65 or older. What are my options?*** For most people, the best option is to enroll in Medicare. You may already have Part A – that only covers hospital and hospice services. You'll want to add Part B (doctors and outpatient services) and a Part D drug plan at a minimum. Learn more about Medicare choices by reviewing our [Welcome to Medicare Presentation](#). If you believe you will be rehired and like your employer's insurance, you could accept your offer to continue that coverage by paying the full premium (COBRA). But be aware that if you use COBRA for longer than 8 months, you will face a penalty when you enroll in Medicare Part B in the future.

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***Have questions about Social Security?*** Social Security Offices are closed for in-person services, however you can get assistance with some issues online at [www.ssa.gov](http://www.ssa.gov) and you can call for assistance as well. Visit this website for answers to many common questions and details on what services are available via phone: <https://www.ssa.gov/coronavirus/>.