

COVID-19—What Every Medicare Recipient Should Know

During times of uncertainty or public health crisis, scammers may be looking for ways to take advantage of you or seeking to steal your personal information.

Be Suspicious and Cautious

Hang up if you receive a call you believe to be a scammer. **Do not provide a caller with your:**

- Medicare number
- Social Security number
- Other personal information

Don't engage with scammers who may contact you or knock on your door to sell you:

- Test kits for coronavirus (COVID-19)
- Vaccines
- "Cures" for coronavirus (COVID-19)

Facts to Know

- Currently, there is no FDA-approved vaccine for COVID-19.
- Your personal physician should be the trusted source of information on future vaccines or potential cures for COVID-19.

Have You Been Exposed?

Contact your own doctor if you think you have been exposed to COVID-19, or if you are experiencing potential symptoms. Seema Verma, Administrator of the U.S. Centers for Medicare & Medicaid Services, states that:

- If your doctor orders a COVID-19 test, Medicare covers all costs;
- You should not have any cost-sharing for testing;
- Medicare covers all medically-necessary hospitalizations, including extra days in the hospital for patients who had to stay as a result of COVID-19 quarantine.
- There is no vaccine for COVID-19 at this time, but 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—\$0.00 (Zero).

Be sure to follow the instructions of Nebraska's state or local government for other actions you should be taking in response to COVID-19.

If you have questions about Medicare or if you think you have fallen prey to a scammer, contact the Nebraska SHIP, a division of the Nebraska Department of Insurance that provides unbiased Medicare education and counseling, while helping combat Medicare fraud and abuse. Nebraska SHIP can be reached toll-free at 1-800-234-7119.