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MONDAY-FRIDAY
8:30AM-4:30PM

OUR MISSION

TO SIMPLIFY THE LIVES OF
SENIORS BY ENABLING THEM TO
MAKE INFORMED DECISIONS
REGARDING THEIR BENEFITS

www.vas-nebraska.org
402-444-6617

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VOLUNTEERS ASSISTING SENIORS

SPRING 2020

COVID-19 Scams

Scams related to the coronavirus, also known as COVID-19, are rapidly increasing as the public health emergency develops. Scammers are targeting older adults and those with serious long-term health conditions who appear to have a higher risk for serious illness from COVID-19.

Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus and are targeting individuals to illegally obtain money or Medicare numbers.



What can you do to stop COVID-19 fraud?

- Do not give out your Medicare number to anyone other than your doctor, health care provider, or other trusted representative.
- Protect your Medicare number and treat your Medicare card like a credit card.
- Never provide your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails.
- Be cautious of anyone who comes to your door offering free coronavirus testing, treatment, or supplies.
- Don't click on links from sources you don't know, which could put your computer or device at risk. Make sure

the anti-malware and anti-virus software on your computer are up to date.

- Be cautious when purchasing medical supplies from unverified sources, including online advertisements and email/phone solicitations.
- Ignore online offers for vaccinations. If

you see ads touting prevention products or cures for COVID-19, they are most likely a scam.

- Do your homework before making a donation to a charity or crowd-funding site due to a public health emergency. Be particularly wary of any charities requesting donations by cash, by gift card, or wire transfer.
- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including online social media, claiming that the products or services of publicly traded companies can prevent, detect, or cure COVID-19 and that the stock of these companies will dramatically increase in value as a result.

If you encounter any of these scams, Please contact VAS at 402.444.6617 or your local SHIP office.

(From SMP COVID-19 Fraud)

Medicare Coverage of COVID-19 Related Services

The following information outlines how Medicare is covering services related to the COVID-19 outbreak.

Coronavirus testing Coronavirus testing is covered under Medicare Part B as a clinical laboratory test. A beneficiary will owe nothing for the laboratory test and associated provider visits (no deductible, coinsurance, or copayment). This applies to both Original Medicare and Medicare Advantage Plans.

Coronavirus vaccine

There is currently no vaccine for coronavirus. If a coronavirus vaccine is developed, it will be covered by Medicare Part B. Beneficiaries will owe no cost-sharing (deductible, coinsurance, or copayment).

Inpatient hospital care

Inpatient hospital care is covered under Medicare Part A, and standard coverage rules and cost sharing apply. Medicare typically covers a semi-private room, but it should cover a private room when it is medically necessary. For example, if a beneficiary needs a private room in order to be quarantined, they should not be asked to pay an additional cost for the private room. If a beneficiary has a Medicare Advantage Plan, they should contact their plan to learn about its costs and coverage rules.

Outpatient hospital care

Outpatient hospital care is covered under Part B, and standard coverage rules and cost sharing apply. If a beneficiary receives observation services at a hospital, they are considered an outpatient—even if they have a room or stay overnight.

Skilled nursing facility care

Medicare Part A generally only covers skilled nursing facility (SNF) care if someone was a hospital inpatient for three days in a row before entering the SNF. This is known as the three-day qualifying hospital stay. At this time, Medicare has removed the three-day qualifying hospital stay requirement for beneficiaries who experience dislocations or are otherwise affected by the coronavirus public health emergency. This waiver includes but is not limited to beneficiaries who:

- Need to be transferred to a SNF, for example, due to nursing home evacuations or to make room at local hospitals
- Need SNF care as a result of the current public health emergency, regardless of whether they were previously in the hospital.

Home health care

During the public health emergency, some home health coverage requirements have been changed:

- The homebound requirement can be met in additional ways. Someone can be considered homebound if their physician certifies that they cannot leave their home because they are at risk of medical complications if they go outside, or if they have a suspected or confirmed case of COVID-19. If the beneficiary also needs skilled care at home, they could qualify for the home health care benefit.
- A doctor usually must prescribe home health care, but during the public health emergency other providers, including nurse practitioners and physician assistants, can prescribe the care, too.

(Continued on page 3)



*Very little is
needed to
make a
happy life;
it is all within
yourself, in
your way of
thinking”*

~Marcus
Aurelius



Medicare Coverage of COVID-19 related Services (cont.)

(continued from page 2)

- Home health care agencies can provide more services via telehealth, as long as the services are listed on the beneficiary's plan of care. The telehealth services cannot be used in place of in-person services listed on the plan of care.

Physicians' services in the home

Part B covers services a beneficiary receives from a physician (or other provider, such as a registered nurse) who visits their home.

Telehealth services

A telehealth service is a full visit with a provider using telephone or video technology. Medicare generally only covers telehealth in limited situations for certain beneficiaries, but it has expanded coverage and access during the public health emergency. Starting March 6, 2020, Medicare covers hospital and doctors' office visits, mental health counseling, preventive health screenings, and other visits via telehealth for all beneficiaries and in

settings that include the beneficiary's home. Health care providers who can offer these telehealth services include doctors, nurse practitioners, clinical psychologists, and licensed clinical social workers.

Prescription refills

If a beneficiary wants to refill their prescriptions early so that they have extra medication on hand, they should contact their Part D drug plan to learn what is covered. Their plan may require extra approval before it covers early refills, and not all prescriptions can be refilled in advance.

During the emergency, all Medicare Advantage and Part D plans must cover up to a 90-day supply of a drug when a beneficiary asks for it. However, plans cannot provide a 90-day supply of a drug if it has certain restrictions on the amount that can be safely provided.

For additional Medicare coverage questions, contact VAS, at 402.444.6617

(From [Medicare Coverage and Coronavirus](#))

Access to Care During COVID-19

During a public health emergency, beneficiaries may have difficulty accessing covered care as they normally would, such as seeing in-network providers or filling their prescriptions every month.

Medicare Advantage and Part D plans must work to maintain access to health care services and prescription drugs for plan members living in affected areas.

Medicare Advantage Plans must:

- Allow beneficiaries to receive health care services at out-of-network doctor's offices, hospitals, and other facilities
- Charge in-network cost-sharing amounts for services received out-of-network
- Waive referral requirements
- Suspend rules requiring the beneficiary to tell the plan before getting certain kinds of care or prescription drugs, if failing to contact the plan ahead of time could raise costs or limit access to care

Part D plans must:

- Cover formulary Part D drugs filled at out-of-network pharmacies

- Part D plans must do this when you cannot be expected to get covered Part D drugs at an in-network pharmacy
- Cover the maximum supply of a beneficiary's refill at their request

Medicare has also given plans the flexibility to make optional changes to their cost-sharing and coverage.

These optional changes include:

- Relaxing policies to permit mail and home delivery of prescriptions, when disaster or emergency makes it difficult for the beneficiary to go to a retail pharmacy
- Waiving prior authorization requirements that would otherwise apply to Part D drugs used to treat or prevent coronavirus, if or when such drugs are identified
- Removing prescription refill limits

If you are having trouble getting care through your Medicare Advantage or Part D plan, please contact VAS at 402.444.6617.

(From [Medicare Coverage and Coronavirus](#))

VAS Changes During COVID-19

VAS strives to be a trusted resource for seniors in our community. Our counselors and staff truly value the one-on-one time we spend with you. However, due to the current COVID-19 pandemic, we are not able to meet with you in person, for the safety of everyone in our community. VAS is striving to provide its services remotely, mainly by providing counseling over the phone.

The following is an update of the current changes to our services.

VAS Office

The VAS office is currently closed to the public.

Homestead Exemption Filing Assistance

In conjunction with the Douglas County Assessor's Office, all Homestead Exemption Assistance Events have been cancelled for 2020.

However, VAS is providing phone counseling assistance. Please call the main number at 402.444.6617.

The deadline for filing for Homestead Exemption is June 30.

Basic Estate Planning Classes

All Basic Estate Planning Classes have been cancelled until further notice.



VOLUNTEERS
ASSISTING SENIORS



Medicare Counseling and 'New to Medicare' Workshops

All in-person office Medicare counseling sessions and our monthly New to Medicare classes have been cancelled until further notice.

However, VAS is providing full-service Medicare counseling by phone, including access to important Medicare resources by email or online at <http://vas-nebraska.org/>.

If you need information on Medicare, assistance enrolling in Medicare, Medigap supplement quotes or help with billing or medication cost issues please call VAS at 402-444-6617 to schedule an appointment for a phone counseling session.

Medicare Open Enrollment

VAS assisted over 2,034 people last fall during Medicare's Open Enrollment.

We are committed to helping beneficiaries this fall, with our client's health and safety as our primary concern.

We are working with the state and national SHIP organizations to develop a strategy to provide beneficiaries with the best counseling assistance possible while ensuring the health and safety of our clients, volunteers and staff.



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Upcoming Events - cancelled until further notice

VAS will continue to serve you with phone assistance for Medicare and Homestead Exemption. We will keep you updated as we develop other ways to help. Please stay healthy and safe.

- VAS staff and volunteers counselors