C2C Coverage to Care

CORONAVIRUS AND YOUR HEALTH COVERAGE: GET THE BASICS

PROTECTING YOU & YOUR FAMILY

Here are the important steps you should take to protect you and your family from COVID-19.

- Stay up to date with COVID-19 vaccines.
- Improve ventilation.
- Get tested for COVID-19 if needed.
- Follow recommendations for what to do if you have been exposed.
- Stay home if you have suspected or confirmed COVID-19.
- Seek treatment if you have COVID-19 and are at a high risk of getting very sick.
- Avoid contact with people who have suspected or confirmed COVID-19.
- Learn more about telehealth: **telehealth.hhs.gov**.

Get the COVID-19 Vaccine

Use **Vaccines.gov** to find a location near you, then call or visit their website to make an appointment for a vaccine.

Contact your health care professional if you have concerns about COVID-19 or if you are sick. Call first!
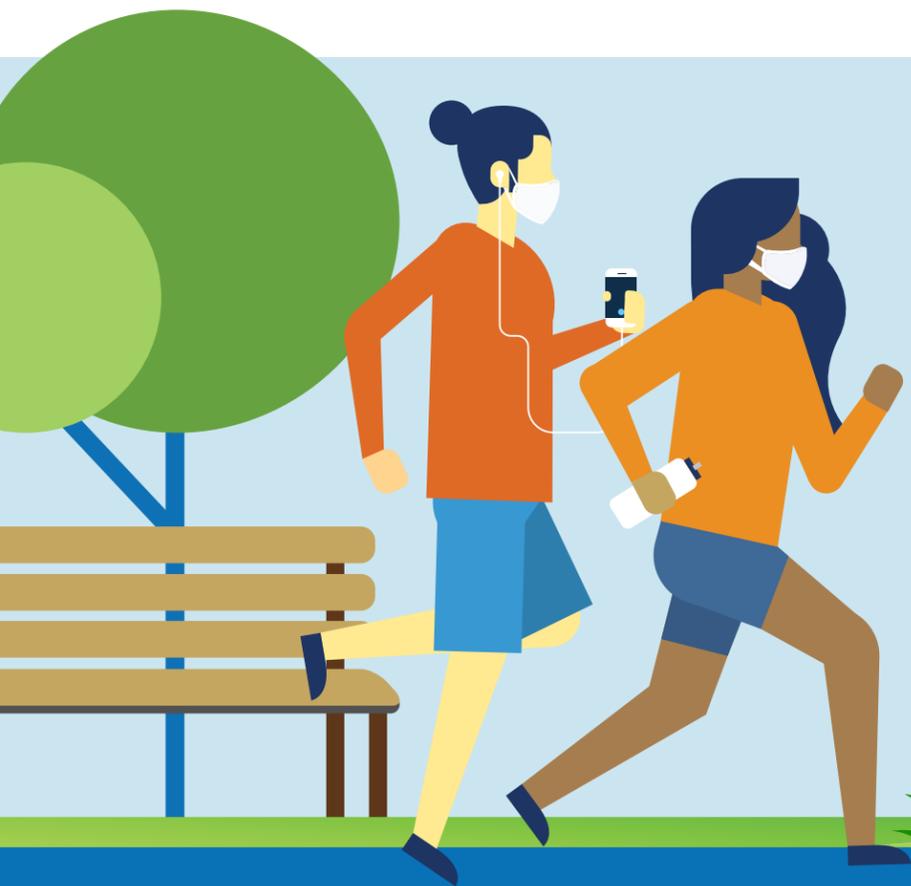
MANAGING STRESS

Here are a few ways the CDC recommends managing stress:

- Take breaks from watching, reading, or listening to news stories and social media.
- Connect with others. Talk with friends and loved ones over the phone or via video chat about your concerns and how you are feeling.

Take care of yourself. Take deep breaths, stretch, or meditate. Try to eat healthy meals, exercise regularly, and get plenty of sleep.

WATCH OUT FOR SCAMS

Protect your identity from scammers!

It's easy to get distracted and let your guard down during these uncertain times. Scammers may try to steal your personal information. They might lie about sending you coronavirus vaccines, tests, masks, or other items in exchange for your personal information.

- Only share your information with your care provider's office, pharmacy, hospital, health insurer, or other trusted health care provider.
- Check your claims summary forms or Explanation of Benefits for errors.
- It's important to always guard your insurance card like a credit card.

Remember, Medicare will never call you to ask for or check your Medicare number.

Learn more: **Medicare.gov/fraud**.

UPDATES FROM MEDICARE:

- **Telehealth:** During COVID-19, Medicare expanded access to **telehealth services** through December 31, 2024. This includes common office visits, mental health counseling, and preventive screenings. This way doctors and other providers can offer services without patients going to the office. Contact your care provider to learn more.

- **All medically necessary hospitalizations**: This includes 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'll still pay for any hospital deductibles, copays, or coinsurance that apply.

- **For Medicare:** The demonstration that has allowed CMS to offer coverage for COVID-19 over-the-counter tests at no cost ends on May 11, 2023.
  However, if you are enrolled in Medicare Part B, you will continue to have coverage with no out-of-pocket costs for appropriate laboratory-based COVID-19 PCR and antigen tests, when a provider orders them (such as drive-through PCR and antigen testing or testing in a provider's office).
  If you are enrolled in a Medicare Advantage plan, you may have more access to tests depending on your benefits. Check with your plan.

Remember: If you need to see your doctor, please call them first. If you develop emergency warning signs for COVID-19, get medical attention immediately.

Learn more: Medicare.gov.

WHAT IS COVERED?

Updates from HealthCare.gov

ASK

- If you already have coverage through the Marketplace, the coverage for coronavirus treatment is generally the same as any for other viral infection.

- Read more about **what Marketplace plans cover**.

- All Marketplace medical plans are prohibited from excluding coverage because of pre-existing conditions.

- Plans cannot end coverage due to a change in health status.

Check with your health insurance company for specific benefits and coverage policy.

RENEW YOUR MEDICAID OR CHIP COVERAGE

During 2023, states will restart yearly Medicaid and Children's Health Insurance Program (CHIP) eligibility reviews. Here are some things you can do to prepare for the renewal process:

- **Update your contact information.** Make sure your state has your current mailing address, phone number, email, or other contact information.

- **Check your mail, email, and voicemail.** Your state will contact you about your coverage.

- **Complete your renewal form (if you get one).** Fill out the form and return it to your state right away to help avoid a gap in your coverage.

Learn more: Medicaid.gov/renew.

NEED MORE INFO?

Visit these sites to learn more:

- CDC: **cdc.gov**
- Medicare: **medicare.gov**
- Marketplace: **healthcare.gov**
- Medicaid: **medicaid.gov/unwinding**
- Medicaid Unwinding Transition Factsheet: **cms.gov/unwinding**

Need local info on food, transportation, testing, and more? **Call 3-1-1.**

go.cms.gov/c2c