

Hello from SHINE:

I hope you are continuing to stay healthy and are able to enjoy the summer weather. If your SHINE counselor is not yet accessible at your COA, SHINE can still be reached by telephone M-F. If you have any questions about your health or prescription coverage, please feel free to give me a call at 508-375-6762.

Medicare and COVID-19:

- Medicare covers the [lab tests for COVID-19](#). You pay no out-of-pocket costs.
- Medicare covers 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.
- At this time, there's no vaccine for COVID-19. However, if one becomes available, it will be covered by all [Medicare Prescription Drug Plans \(Part D\)](#).
- If you have a [Medicare Advantage Plan](#), you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Many plans offer additional telehealth benefits. Check with your plan about your coverage and costs.
- Scammers may use the coronavirus national emergency to take advantage of people while they're distracted. As always, guard your Medicare card like a credit card, check Medicare claims summary forms for errors, and if someone calls asking for your Medicare Number, hang up! We are seeing this happen more and more.

Medicare Supplements: Medicare supplement plans have continuous open enrollment. If you feel you need additional coverage to your Medicare, to cover Medicare out of pocket costs, plans are available. You can call SHINE for more information.

Medicare Prescription Assistance: By now, some of you may have reached or are getting close to the gap or “donut hole” with your Medicare Prescription Drug Plan (Part D). In 2020, you fall into the Medicare Part D gap when the negotiated retail cost of your medications reaches \$4,020. Once in the gap you are now responsible for 25% of the negotiated retail cost for brand name medications and 25% for generics.

Prescription Advantage, which is a state-run program, can assist you in this gap and/or put a cap on your out-of-pocket cost for medications. Eligibility is based on income only, no asset limit. If you are a Massachusetts resident and eligible for Medicare, the income limits are

- Age 65 or over- \$63,800 or less for a single person or \$86,200 or less for a married couple.
- Under age 65 and disabled- \$23,481 or less for a single person or \$31,791 or less for a married couple.

Medicare also has a program, called “Extra Help”, which can assist with the cost of your Medicare Part D plan’s premium, deductible and co-pays. Please call the SHINE Regional Office at 508-375-6762 for more information.

