May 2020

Hello from SHINE:

I hope you are all staying healthy through these unprecedented times. Although offices may be closed, 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.

As you can imagine, things are changing every day. It can be difficult to keep up with all the information. Here are some key coverage updates with regards to Medicare and COVID-19.

**Medicare covers related needs**

- 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!

Also, 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.

**FOR MASSHEALTH MEMBERS:**

You will not lose your MassHealth coverage during the COVID-19 national emergency. If you have received a notice in the mail that your coverage is ending on or after March 18, your coverage is protected and will not end during the national emergency. You do not need to send in any additional paperwork to keep your coverage.

Stay Well,
Tracey Benson
SHINE Program Manager for Cape Cod and the Islands