

Accessing Benefit Programs During COVID-19 Part Two

What Medicare services are covered during COVID-19?

The Centers for Medicare and Medicaid Services (CMS) has announced several new policies, and clarified others, in response to COVID-19. These are the services that will be covered during the pandemic.

- **COVID-19 Test:** FREE to Medicare (fee-for-service - FFS) and Medicare Advantage customers
- **Vaccine:** No vaccine is currently available, but if and when it is, it will be covered subject to deductible and co-payment rates by a Part D drug plan
- **Out-of-Network Care for COVID-19 Patients:** Covered at in-network rates by Medicare Advantage plans
- **Pharmacies:** More flexibility to use closer pharmacies or mail order - check with your plan
- **Telehealth:** Covered under Part B for all FFS Medicare enrollees for ANY health condition, coverage varies for Medicare Advantage plans
- **Scams:** Avoid scammers using telemarketing, social media, email, and door-to-door visits to try to sell phony COVID-19 tests and vaccines, hand sanitizer, wipes, and similar products. Never give your Medicare number to anyone other than your own doctors, pharmacists, or other trusted people who will work with Medicare on your behalf.

Where do I go for assistance with Medicare?

During the COVID-19 pandemic, the Senior Health Insurance Program (SHIP) continues to offer Medicare enrollees and their caregivers a wide variety of help with Medicare issues. Enrolling in Medicare, applying for Part D Extra Help or the Medicare Savings Program, selecting a Part D or Medicare Advantage plan are among the many services a SHIP site can provide. SHIP advice is available year-round, and invaluable at any time.

SHIP offers free, objective, and confidential advice statewide, including at many sites throughout AgeGuide's eight counties. Some sites have temporarily closed or are providing service only by phone or email during the pandemic, but assistance is always available at another site. Our funded service providers are also SHIP sites, to find the SHIP site in your county, [click here](#).

Avoiding Social Security Scams

Con artists of all kinds are trying to take advantage of the uncertainty and apprehension created by the Coronavirus pandemic. Scammers often pretend to be employees of the Social Security Administration (SSA) or other government agencies, and pressure people to provide personal information or even to send money. Scammers sometimes email documents that look official, and use the names of real SSA officials readily obtained from Social Security's public website.

The SSA will NEVER email beneficiaries attachments with personal information on them, or call a beneficiary out of the blue to say that their Social Security number has been suspended or to request payment to resolve a benefit or

identity theft problem. The SSA will never request a specific means of debt repayment, such as a retail gift card, prepaid debit card, wire transfer, internet currency, or cash, nor will the SSA insist on secrecy about a legal problem, or urge you to make up stories to tell your family or friends to explain what you are doing in response to these messages. If a beneficiary owes money to Social Security, the SSA will mail a letter explaining payment options and appeal rights.

The SSA urges beneficiaries to hang up on scam phone calls, and then to report them to its law enforcement office at oig.ssa.gov. A single report will not solve the problem, but it helps the SSA recognize patterns of scams and keep up with the ingenious methods that scammers devise.

Avoiding Medicare Scams

The Senior Medicare Patrol (SMP) Program empowers consumers to prevent healthcare fraud. Program staff and volunteers help people with Medicare and Medicaid to:

1. PROTECT themselves from Medicare & Medicaid fraud, waste, and abuse.
2. DETECT Medicare & Medicaid fraud, waste, and abuse.
3. REPORT Medicare & Medicaid fraud, waste, and abuse.

The Senior Medicare Patrol (SMP) Program works to ensure fewer people become victims of healthcare fraud. With training and support from the Illinois SMP Program and its partners, SMP volunteers provide outreach and education in their communities. By giving presentations to groups, hosting exhibits at community events, and providing one-on-one counseling, volunteers help spread the message of Protect, Detect, and Report healthcare fraud.

For more information or to volunteer for Senior Medicare Patrol at AgeGuide contact Glenda Love at 630-293-5990 or glove@ageguide.org.

Where do I go for assistance with Social Security?

Social Security Administration (SSA) local offices are closed for in-person service during the pandemic, but are still providing service by phone, and many services are available online. You can apply for retirement, disability, and Medicare online, check the status of an application or appeal, request a replacement Social Security card, print a benefit verification letter, and much more, all at www.socialsecurity.gov.

If you can't conduct your Social Security business online, your local office can help you apply for benefits, answer your questions, and provide other services by phone. Check the SSA's [online field office locator](#) for information about how to contact your local office.

For further information about Medicare or Social Security, contact the Care Coordination Unit in your county:

DuPage County

DuPage County Community Services
630-407-6500
www.dupageco.org/seniorsvcs

Grundy County

Grundy County Health Department
815-941-3404
www.grundyco.org/health

Kane County

Senior Services Associates
847-741-0404

www.seniorservicesassoc.org

Kankakee County

Catholic Charities, Diocese of Joliet
815-523-9918
www.catholiccharitiesjoliet.org

Kendall County

Senior Services Associates
630-553-5777
www.seniorservicesassoc.org

Lake County

Catholic Charities, Archdiocese of Chicago
847-546-5733
www.catholiccharities.net

McHenry County

Senior Services Associates
815-344-3555
www.seniorservicesassoc.org

Will County

Senior Services of Will
815-723-9713
www.willcountyseniors.org

To support our community while we shelter in place, AgeGuide will be sharing new resources each week to help older adults and their loved ones stay informed, healthy and connected. AgeGuide has also compiled resources to support older adult and families during COVID-19 on its website which will be updated regularly. To see our resource page, [click here](#).

AgeGuide Northeastern Illinois was established in 1974. Services funded or coordinated by AgeGuide meet the diverse needs of the most rapidly growing population in Illinois. Over 700,000 seniors age 60 and over live in the agency's eight-county service area:

DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, and Will Counties

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