



# CORONAVIRUS AND YOUR HEALTH COVERAGE: GET THE BASICS

## PROTECTING YOU AND YOUR FAMILY

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

- Stay home if possible.
- Wash your hands often for at least twenty seconds.
- Avoid close contact with people who are sick.
- Clean and disinfect frequently touched surfaces.
- Avoid travel, including all cruise travel and non-essential air travel.
- Need a face covering? [Try these from the CDC](#).
- Learn more about telehealth: [telehealth.hhs.gov](https://telehealth.hhs.gov).

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

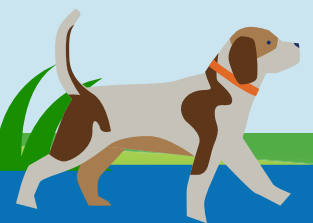
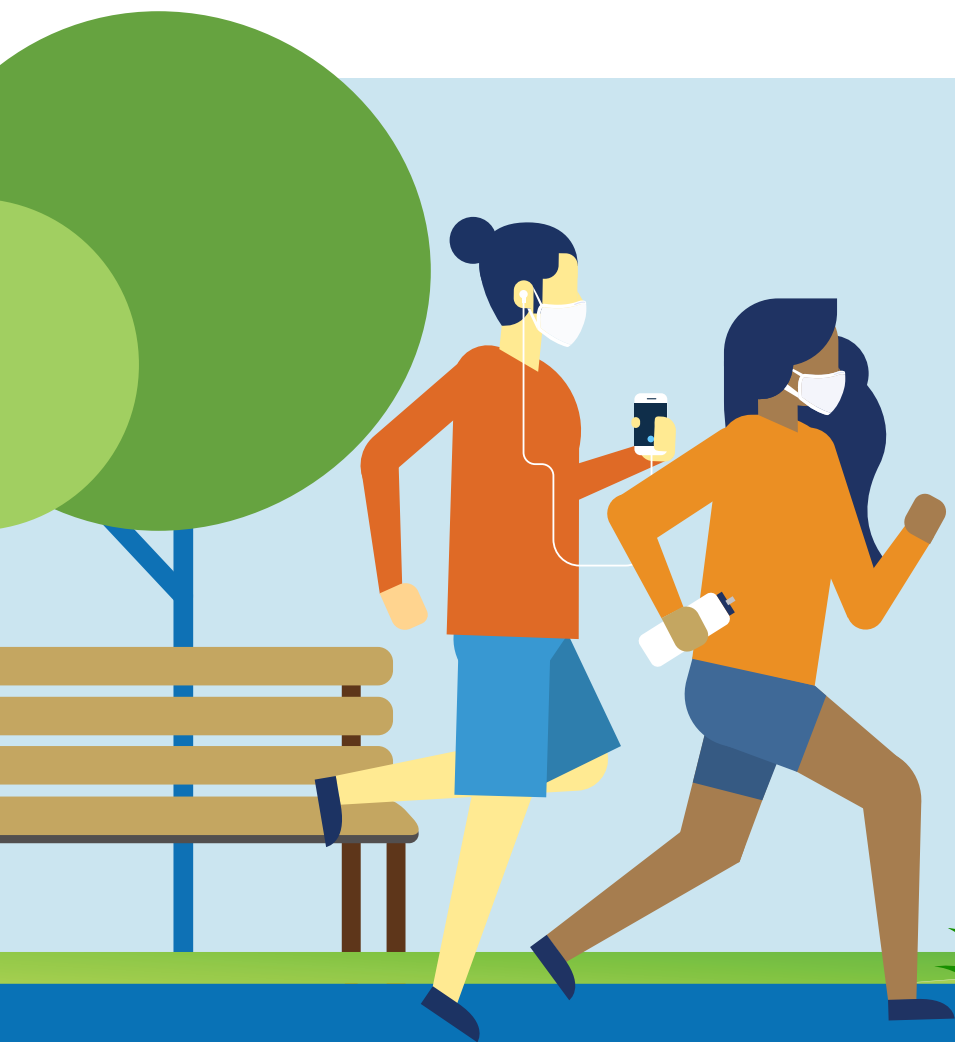


## MANAGING STRESS

Here are a few ways the [CDC recommends managing stress](#) during these challenging times:

- 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](https://www.medicare.gov/fraud).



# UPDATES FROM MEDICARE:

- **Telehealth:** During COVID-19, Medicare expanded access to [telehealth services](#). 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.
- **Lab tests for COVID-19.** You pay no out-of-pocket costs.
- **All medically necessary hospitalizations.** This includes if you're diagnosed with COVID-19 and need to stay in the hospital under quarantine instead of being discharged from the hospital after an inpatient stay.

**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?

- If you already have coverage through the Marketplace, the coverage for coronavirus is generally the same as any other viral infection.
- Read more about [what Marketplace plans cover](#).

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



## [HealthCare.gov](#)

### REMINDERS:

- All Marketplace plans are prohibited from excluding coverage because of pre-existing conditions.
- Plans cannot end coverage due to a change in health status.
- Log in to update your information if you have changes in address, household income, job, or household size.
- You may be able to change your plan if certain situations apply.

**[Contact your state office to learn more on Medicaid updates.](#)**



# HealthCare.gov

## SPECIAL ENROLLMENT PERIODS:

Some life changes can allow you enroll in a plan for the first time or change your plan. Answer a few questions to find out if you can enroll in or change your coverage.



Here are a few common ways:



Lost health coverage



Change in household income



Got married



Had a baby



Changes in household (dependents, death, divorce)



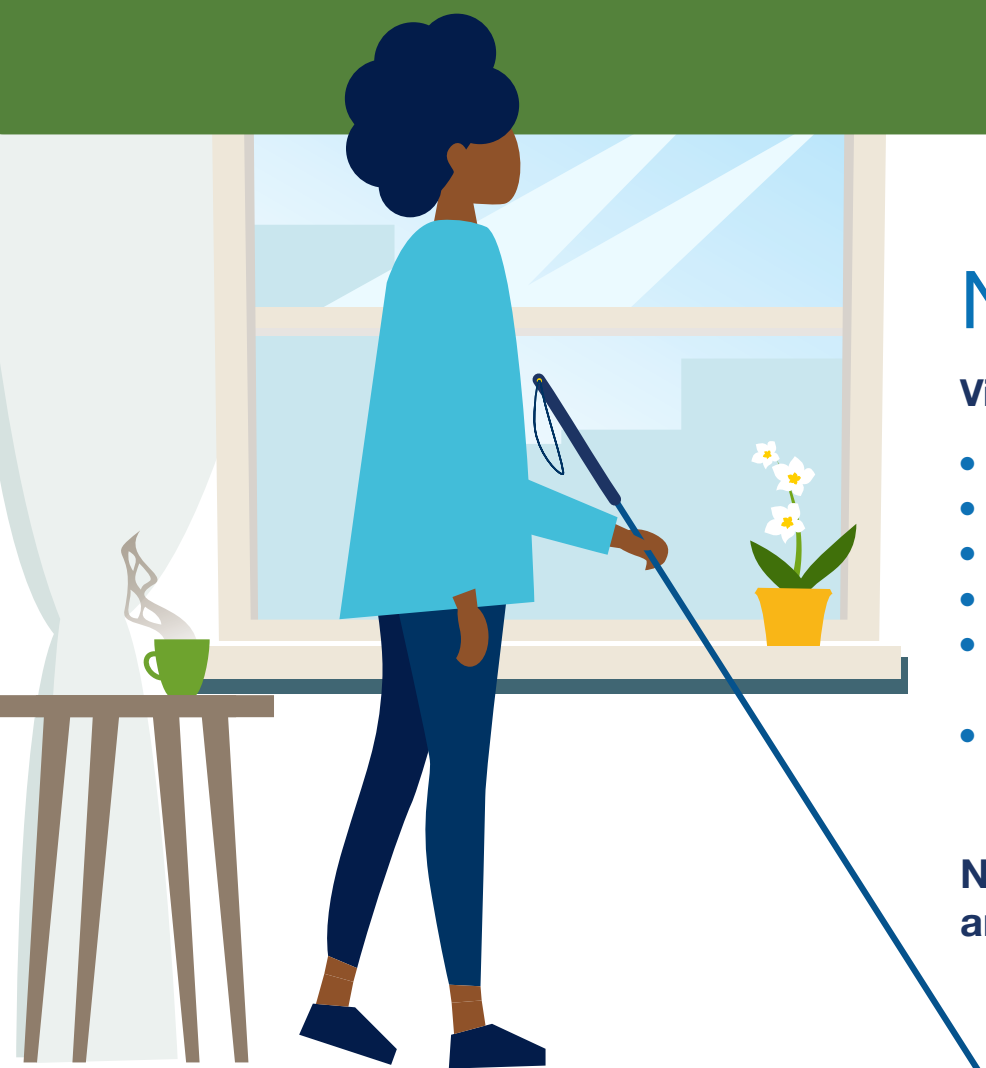
Changes in address



Released from incarceration



Gained citizenship or lawful presence in U.S.



## NEED MORE INFO?

Visit these sites to learn more:

- [Coronavirus.gov](https://www.coronavirus.gov)
- CDC: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>
- Medicare: <https://www.medicare.gov/medicare-coronavirus>
- Marketplace: <https://www.healthcare.gov/coronavirus/>
- Medicaid: <https://www.medicaid.gov/resources-for-states/disaster-response-toolkit/coronavirus-disease-2019-covid-19/index.html>
- IRS Tax Relief and Economic Impact Payments: <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>

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