

COVID-19: Selected Medicare Resources for Beneficiaries and Health Care Providers

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The Coronavirus Disease 2019 (COVID-19) pandemic has affected Medicare beneficiaries, who are generally considered high risk, and health care providers, who serve Medicare populations. This Insight provides COVID-19-related resources relevant to both of these groups.

For background information on the Medicare program, please see the CRS In Focus IF10885, *Medicare Overview* or the more in-depth CRS Report R40425, *Medicare Primer*.

Resources for Medicare Beneficiaries

The [Medicare & Coronavirus](https://www.medicare.gov) (Medicare.gov) website outlines coverage of COVID-19-related benefits and directs beneficiaries to other helpful resources. Medicare covers [vaccines](#), [diagnostic tests](#), [antibody tests](#), and [monoclonal antibody treatments](#), as well as related health care needs, including hospitalizations.

In response to the COVID-19 pandemic, Medicare has temporarily expanded [coverage of telehealth services](#), so beneficiaries can interact with providers through a variety of virtual methods to reduce exposure risk.

A beneficiary may qualify for a special enrollment period for [Part B](#) or [Part C \(Medicare Advantage\)](#) or [Part D](#) if the beneficiary's financial situation or life circumstances have changed during the COVID-19 pandemic. For example, the beneficiary may now qualify for Extra Help, is now dual-eligible for Medicaid, or has retired during the pandemic.

Beneficiaries also may seek local Medicare help and advice through their [State Health Insurance Assistance Programs \(SHIPs\)](#). [SHIP locations](#) are listed by state, and they provide safe, distanced options to aid beneficiaries during the pandemic.

Other CRS products that may be helpful in aiding Medicare beneficiaries during the pandemic include

- CRS Insight IN11410, *COVID-19: Selected Financial and Social Service Resources for Older Americans*;
- CRS Insight IN11359, *COVID-19: Financial Relief and Assistance Resources for Consumers*; and

Congressional Research Service

<https://crsreports.congress.gov>

IN11630

- CRS In Focus IF11694, *Connecting Older Adults and Individuals with Disabilities to Health Services: Resources for Constituents*.

Resources for Health Care Providers

Health care providers, both individual and facilities, may have a range of COVID-19 questions, from queries about Medicare coverage and payments to emergency-related flexibilities, as well as questions about sources of additional funding, including the Provider Relief Fund (PRF). In response to the pandemic, the Centers for Medicare & Medicaid Services (CMS) has issued a range of policies, guidance, and waivers that impact health care providers.

The [CMS Current Emergencies](#) website compiles information applicable to providers, including guidance documents for topics such as telehealth expansion, coverage, billing, and provider enrollment.

Each section includes Medicare-specific publications, and many documents targeted to specific provider types (such as hospitals or skilled nursing facilities) include Medicare information. Documents and updates are listed in reverse chronological order. Links to specific documents generally remain the same even after updates. Resources include the following:

- [Frequently Asked Questions to Assist Medicare Providers \(includes billing information\)](#)
- [Medicare Coverage and Payment Related to COVID-19](#)
- [Medicare Monoclonal Antibody COVID-19 Infusion Program Instruction](#)
- [Medicare Telemedicine Health Care Provider Fact Sheet](#)
- [Guidance to Help Medicare Advantage and Part D Plans Respond to COVID-19](#)
- [Medicare Provider Enrollment Relief Frequently Asked Questions \(FAQs\)](#)

Providers and facilities also may have funding-related questions regarding the PRF or the Accelerated and Advance Payments Program. See the following resources:

- [Fact Sheet: Accelerated and Advance Payments Program \(CMS\)](#)
- [CARES Act Provider Relief Fund](#) (Department of Health and Human Services)
- CRS Insight IN11438, *The COVID-19 Health Care Provider Relief Fund*
- CRS Report R46698, *Medicare Accelerated and Advance Payments and COVID-19: Frequently Asked Questions*

The following Centers for Disease Control and Prevention sites provide general COVID-19 guidance for health care facilities and providers:

- [Toolkit for Healthcare Providers](#),
 - [Healthcare Workers: Information on COVID-19](#), and
 - [Facility Planning and Operations for COVID-19](#).
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