

MAKING MEDICARE EASY

Newsletter



**THIS IS A TIME TO PULL TOGETHER AND BE STRONG.
WE ARE IN THIS CHALLENGING TIME TOGETHER.**

We are experiencing disruption and changes in our lives along with practicing self-isolation and social distancing. Let's take comfort that better days will return. We will be back with our families and friends again.

UPDATE ON MEDICARE CHANGES

- 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.
- To help you get the health care you need, while reducing your risk of exposure, Medicare has further temporarily expanded its coverage of Telehealth services — allowing doctors and clinicians to perform dozens more additional services via Telehealth. As always, contact your provider first to see if your appointment can be conducted over the phone. If you develop emergency warning signs for COVID-19, get medical attention immediately.
- 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!
- Call to ask me about how your plan covers COVID-19.



ABOUT MEALS ON WHEELS AMERICA

Meals on Wheels America is the leadership organization supporting the more than 5,000 community-based programs across the country that are dedicated to addressing senior isolation and hunger. This network serves virtually every community in America and, along with more than two million staff and volunteers, delivers the nutritious meals, friendly visits and safety checks that enable America's seniors to live nourished lives with independence and dignity. By providing funding, leadership, education, research and advocacy support, they empower it's local member programs to strengthen their communities, one senior at a time.

For more information, or to find a Meals on Wheels provider near you, visit www.mealsonwheelsamerica.org or 612-623-3363

Source: AARP.org

GRANDMA GREEN'S SPINACH SALAD:

Dressing:

½ cup safflower or light oil

6 tbsp lemon juice

1 tsp salt

½ tsp garlic salt

Dill dry or fresh (to taste)

Let stand for 2 hours

Salad:

3 hard boiled eggs – chopped

6 strips bacon – crumbles

1 small red onion

1 can chilled pickled artichokes

Fresh mushrooms (optional)

Fresh Spinach



Mix all ingredients and enjoy!

HERE'S SOME TIPS FOR STAYING HEALTHY DURING COVID-19

Take control of the situation:

Take time to understand how the disease spreads and practice safety measures. Wash your hands, cover your cough and sneeze, clean and disinfect high-touch surfaces each day, and stay home if you are not feeling well.

Develop an emotional support system:

Stay connected to your loved ones through phone calls and FaceTime, find new ways to show people you care while practicing distancing, and spread positive messages through social media, cards, and phone calls.

Maintain a familiar routine:

Take care of your basic needs, find times to rest, eat healthy food, stay hydrated, and engage in physical activity. If possible, spend time outside.

Join a Silver Sneakers class on

Facebook: These classes are open to all. Visit [Facebook.com/SilverSneakers](https://www.facebook.com/SilverSneakers) to join the workout. And feel free to share this with your friends and family!

WE'RE HERE FOR YOU

Please let me know if you have specific questions about your Medicare plan or if you need any help during this time. If you know anyone who needs a health care plan due to loss of a job or is turning 65, our best compliment is a referral.