



## Telehealth-Virtual Medical Care

Most insurance policies, including Medicare, have telehealth benefits. Telehealth is a virtual visit with a medical professional using real time audio and video systems.

Medicare have been covering telemedicine for people in rural areas and added home based mental health virtual visits for all starting on July 2019.

Due to the COVID-19 outbreak, Medicare temporary expanded coverage for medical services that can be provided using telehealth. The benefit is the same as office visits. Medicare pays its usual 80% and supplement insurance pays the 20%.

Insurance companies almost always follow Medicare. A perfect example is an email from my health insurance, stating

that it does cover telehealth, even waving deductible and co-insurance cost shares. It is a safer and more efficient way to get virtual medical care whenever it is possible.

These virtual visits are not all inclusive to pandemic related care. These virtual visits can be for all covered medical and mental health services.

Check with your insurance to find out, if your policy covers telehealth services. You can do that online, or by calling customer service. Some insurance companies have their own telehealth services and has been readily available to their members.

## Quote of the Quarter

"You know a lot of people think that (COVID-19) goes away in April with the heat, as the heat comes in," he said. "Typically that will go away in April. We're in great shape, though."

*Donald J. Trump  
February 12, 2020*

## Hand Sanitizers, Surface Wipes

I have to admit that I am not in a friendly basis with hand sanitizers. Yes, it is designed to kills germs, but if we keep killing good and bad germs what will be left? The logic would say no germs. Actually, we can easily end up with imbalance of germs.

A good example is your mouth. Did you know there are more than a billion bacteria lives in a human mouth? They live in harmony and keeping each other in check. The problem only surfaces when there is an imbalance; when one or more bacteria takes over. The perfect example is the mononucleosis, or as commonly named kissing disease.

Hand sanitizers should be used in moderation, and only when hand washing is not possible. Along with the many side effects the most troubling to me is the active ingredient Triclosan. It is

responsible for creating a drug resistant bacteria. Hand sanitizers are also known to lower your resistance towards diseases and infections.

This is the same when overusing wipes. A superbug MRSA is able to spread when wipes were used more than once.

Be sure to read the instructions on your products. It starts with stating that you need to clean the surface first. Then use the wipe and remain wet for 30 seconds or more. Once it's dry you need rinse with water.

If you have children, please be extra cautious. You need to make sure, that all disinfectant wiped toys and surfaces are rinsed with water and dried.

Always keep in mind, that disinfecting wipes come with a "keep out of reach of children" warning.

# Lonely, Bored, Scared?

Call your family, call your friends.

Reconnect with old friends via social media. Do video calls such as Face Time, Skype or similar services.

Take a walk, just keep the six feet social distance. You will learn that people walking around you are following the social distance rule and at the same time, they are nice, friendly, and compassionate. It seems, that social distancing brings people closer and get to know their neighbors.

Use online exercise groups to keep up with your fitness routine.

Connect with your therapist using telehealth services.

Catch up on your reading, the books that you never had time to read. Virtual libraries are open.

Listen to music. Spring clean your house. Combine music and cleaning.

Try a new recipe, or try a new restaurant. These days they all deliver or have pick up options.

Bake some cookies, bread, make pasta. Get the recipes from the web.

Learn to knit, crochet, needlepoint or sew.

Play chess, or other games online.

Start your garden indoors with seeds.

## Definitions:

**Telehealth:** Virtual, real time audio and video visit with your medical professional

**ACA:** The Patient Protection and Affordable Care Act

**HHS:** Health and Human Services

**MRSA :** methicillin-resistant Staphylococcus aureus, a type of bacteria that is resistant to several antibiotics

## Special Enrollments for the Uninsured

Based on Federal regulation Open Enrollment ended to purchase health insurance on December 15, 2019.

The ACA enrollment is either administered by the Federal Government or by States. The States who operate their own exchanges are empowered to extend their enrollment periods.

The Federally run programs are under the governance of HHS. If your state decided to leave health insurance enrollment to the Federal Government, and you would like to purchase health insurance this time you are simply out of luck.

In response to the Coronavirus outbreak a growing number of states are allowing uninsured persons to get health insurance. There are a number of states announced Special Enrollment period. Connecticut deadline is April second. In Nevada, Maryland, New York, and Rhode Island uninsured residents have until April 15. Washington State has a April 8 deadline, and California deadline is June 30.

## MedBillsAssist

Our Mission is to represent our clients' best interests. We work on your behalf in an ethical manner in compliance with state and federal regulations.

We tailor our service to your specific needs.

We work with claims in collection or track and resolve claim problems for the entire family.

When you need a patient advocate to negotiate with medical providers and insurance companies, give us a call.

Medicare trained specialist.

Licensed Certified Insurance Consultant.

## Don't be a Victim of Scams

During crises scammers are even more active to promise treatments, deliver goods, create fake charities, and send you fake emails and texts.

Don't be a victim. Don't click on links from senders you don't know. Read the email address carefully. If the address doesn't line up with the text before it, you are likely getting an email from an impostor. Hover over

links, but don't click; see if the link matches the text.

The Federal Trade Commission has an excellent website with good information of how to protect yourself. You can read about it at:

<https://www.consumer.ftc.gov/blog/2020/03/ftc-coronavirus-scams-part-2>.