

Managing the Impact of the Corona Virus: Tips for NYSUT Retirees

As the coronavirus, also called COVID-19, continues to spread in the United States, we want to share specific information for older Americans about how to manage the impact of the Corona Virus on your day-to-day life beyond just protecting yourself from the spread of the disease.

Please read this material and forward it to your friends, neighbors and relatives. Older Americans and people with pre-existing health conditions are at particular risk from this virus.

We hope you find the information below from the Centers for Disease Control (CDC), World Health Organization (WHO), Alliance for Retired Americans and other sources helpful. Some of the information has been reported by many media outlets. Feel free to scroll down for some tips that you may have not yet considered for managing the impact of the Corona Virus.

What is the coronavirus?

The “Coronavirus disease 2019” (COVID-19) is a new (also called “novel”) respiratory illness that makes it harder to breath. The name comes from how the virus appears under a microscope, as it appears to have “crowns” and corona is the Latin word for crown.

How does the coronavirus spread?

The virus is mainly spread between people who are in close contact with one another through respiratory droplets produced when an infected person coughs or sneezes. It is

also possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or eyes.

As of March 12, the CDC says “COVID-19 is a new disease and we are still learning how it spreads, the severity of illnesses it causes, and to what extent it may spread in the United States,” so all of this information may evolve as we learn more.

Can I get the virus from somebody who doesn't know they are sick?

YES! The disease can be spread by infected people without -- or prior to showing -- any symptoms. Therefore, it is important to follow the public health guidelines before knowing of an outbreak in your community.

Why are older adults at greater risk for the effects of the coronavirus?

Viruses are not equal opportunity. Early data suggest older people are at least twice as likely to have serious COVID-19 illness. This may be because people's immune systems change as they age, making it harder for their body to fight off diseases and infection.

Older adults are also more likely to have underlying health conditions (including diabetes and heart/lung/kidney diseases) that make it harder to cope with and recover from illness.

If you are at increased risk for COVID-19 complications due to age or because you have a severe underlying medical condition, it is especially important for you to take actions to reduce your risk of exposure.

How can I protect myself?

People can help protect themselves from respiratory illness with simple preventive actions.

Avoid crowded places and steer clear of close contact with people who are sick. This entails avoiding non-essential travel such as long plane trips, and especially not embarking on cruise ships. We are seeing sports leagues, colleges, businesses and

churches shut down large gatherings to avoid the spread. You should think before going to any gathering of more than a few people.

Avoid touching your eyes, nose, and mouth with unwashed hands.

Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.

If you have a **fever, cough and difficulty breathing**, seek medical care early. Stay home if you feel unwell. Follow the directions of your local health authority.

What extra steps can I take if I am in a vulnerable population?

Contact your healthcare provider to ask about obtaining extra necessary medications to have on hand. If you cannot get to the pharmacy, consider using mail-order for medications.

Be sure you have over-the-counter medicines and medical supplies (tissues, etc.) to treat fever and other symptoms in case you become ill.

Have enough household items and groceries on hand so that you will be prepared to stay at home for a period.

Avoid crowds as much as possible. If you are in a crowded area take precautions to keep space between you and others.

Stay home as much as possible. Consider ways of getting food brought to your house through family, social, or commercial networks.

What to do if you are sick with Coronavirus Disease 2019 (COVID-19)

Call ahead to a healthcare professional if you develop a fever and symptoms of respiratory illness, such as cough or difficulty breathing, and have been in close contact with a person known to have COVID-19, or if you live in or have recently traveled to an area with ongoing spread.

Stay Informed...but don't make yourself "crazy": Resources

Centers for Disease Control & Prevention:

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

<https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/high-risk-complications.html>

New York State Dept. of Health (DOH):

<https://www.health.ny.gov/>

The World Health Organization:

<https://www.who.int/>

New York State Office of the Aging:

<https://aging.ny.gov/>

NYSUT Corona Virus Toolkit:

<https://www.nysut.org/news/2020/march/coronavirus-toolkit>

Meals on Wheels:

<https://www.mealsonwheelsamerica.org/>

What Can You do while spending more time at home?

Engage Your Body

- Move your body for 15-20 minutes every day, in a way that meets your unique needs and circumstances. Be Creative.
- Consider chair or gentle yoga, stretching, walking or any activity that strengthens your body and enhances your flexibility.
- Relieve stress by focusing on your breath; inhale peace & ease and exhale stress fear and anxiety. Exhaling twice as slow can help release stress, fear and anxiety.

- Search YouTube for an online movement class that you can do at home and that meets your unique needs.

Engage Your Mind:

- Read
- Learn
- Do a jigsaw puzzle, crossword puzzle, Sudoku
- Watch a Ted talk or documentary
- Engage in crafts, particularly crafts that can benefit someone else
- Meditate
- Practice Deep Relaxation:

<https://www.webmd.com/balance/stressmanagement/stressreliefbreathing-techniques#1>

Stay Socially Connected:

- Call or text family and friends daily
- If feeling isolated, consider social media as way to stay connected
- Write letters to loved ones
- Use Facetime or Skype call to be able to see friends & family “live”

Healthcare Considerations:

- Contact your medical professional and request advance refills
- Explore options for making an online visit to a medical professional while you are strong and healthy for the purpose of learning how to access such services.
- Medicare & IRS Information related to Corona Virus
See attachments for important Medicare and IRS information that may affect you from Ken Destefano, NYSUT LRS—Assigned to Health Insurance

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compiled by NYSUT Retiree Services 3/13/20*



800 Troy-Schenectady Road, Latham, NY 12110-2455 ■ (518) 213-6000 ■ www.nysut.org

Andrew Pallotta
President
Jolene T. DiBrango
Executive Vice President
Paul Pecorale
Second Vice President
J. Philippe Abraham
Secretary-Treasurer

MEMORANDUM

To: Jennifer Kaseman, Director of Constituency Programs and Services

CC: Jonathan Rubin, Director of Field and Affiliated Services
Regional Staff Directors

FROM: Ken DeStefano, LRS-Health Insurance

RE: **Coronavirus: Health Insurance Implications**
High Deductible Health Plans and
Medicare Beneficiaries

DATE: March 13, 2020

In the face of the current Coronavirus outbreak, this memo clarifies impacts that members may encounter regarding: 1) High Deductible Health Plans; and, 2) Medicare Benefits.

Summary

1. High Deductible Health Plans will NOT forfeit their "Qualified" status if they waive otherwise mandatory deductibles;
2. Medicare beneficiaries' benefits will continue to be strong and, in some cases, improved.

Analysis

High Deductible Health Plans

High Deductible Health Plans (HDHP's) cannot provide beneficiaries with cost-saving tools such as Health Savings Accounts (HSA's) unless they are deemed "Qualified." To be deemed a qualified "High Deductible Health Plan" in 2020, the plan must have a minimum individual deductible of \$1,400 and family deductible of \$2,800.

A beneficiary enrolled in a HDHP must fully pay the deductible before any insurance coverage begins. However, recently released IRS Notice 2020-15 (attached) authorizes a Qualified HDHP to waive or reduce the \$1,400/\$2,800 deductible prior to coverage for Coronavirus testing and treatment without losing "Qualified" status. Simply, the plan can waive or reduce the deductible for Coronavirus testing and treatment, but it does not have to.

As stated in the IRS Notice, this notice is a response to the current outbreak, and is designed to remove barriers to testing and treatment.

Medicare Beneficiaries

Many NYSUT retirees currently receive Medicare (or Medicare Advantage) benefits. Medicare Advantage Plans must cover everything that Medicare Plans cover, but they may do so with different costs and restrictions.

The Centers for Disease Control and Prevention (CDC) has identified older adults and people with serious chronic conditions like heart disease, diabetes, and lung disease as being at higher risk from the virus. Accordingly, many of our retired members may benefit from information about their Medicare (or Medicare Advantage) benefits.

The following chart is designed to answer some of the basic questions NYSUT retirees may have regarding their coverage:

Medicare and Coronavirus	
Testing	Covered under Part B as a clinical lab test
Vaccine	There is no current vaccine, but, if one is developed, it will be covered under Part D
Rx Refills	If a member wants to refill prescriptions early so they have extra medication on hand, contact the Part D Drug Plan to see if extra approvals are required
Inpatient Hospital	Covered Under Part A
Outpatient	Covered Under Part B as a clinical lab test
Skilled Nursing Facility	Covered Under Part A
Physicians' Services in the home	Covered Under Part B
Telehealth Services	Generally only covered in rural areas, however some of these restrictions have been waived

Further, plans are being given the option of making additional changes, as set forth below:

Medicare and Coronavirus: Optional Changes	
\$0 Copay Charge	Coronavirus tests
\$0 Copay Charge	Coronavirus treatments in doctor's offices, emergency rooms or telehealth
	Remove prior authorization requirements
	Expand access to certain telehealth services
	Remove prescription refill limits
	Relax restrictions on home or mail delivery of prescription drugs

Additional information can be found at the Medicare Rights Center using the following link:

https://blog.medicarerights.org/what-you-need-to-know-about-medicare-coverage-and-the-response-to-coronavirus/?utm_source=Medicare+Rights+Center&utm_campaign=305ba9f290-Medicare+Watch+3+12+2020&utm_medium=email&utm_term=0_1c591fe07f-305ba9f290-85073717&mc_cid=305ba9f290&mc_eid=075a229ea1

HIGH DEDUCTIBLE HEALTH PLANS AND EXPENSES RELATED TO COVID-19

Notice 2020-15

PURPOSE

To facilitate the nation's response to the 2019 Novel Coronavirus (COVID-19), this notice provides that, until further guidance is issued, a health plan that otherwise satisfies the requirements to be a high deductible health plan (HDHP) under section 223(c)(2)(A) of the Internal Revenue Code (Code) will not fail to be an HDHP under section 223(c)(2)(A) merely because the health plan provides health benefits associated with testing for and treatment of COVID-19 without a deductible, or with a deductible below the minimum deductible (self only or family) for an HDHP. Therefore, an individual covered by the HDHP will not be disqualified from being an eligible individual under section 223(c)(1) who may make tax-favored contributions to a health savings account (HSA).

Part of the response to COVID-19 is removing barriers to testing for and treatment of COVID-19. Due to the nature of this public health emergency, and to avoid administrative delays or financial disincentives that might otherwise impede testing for and treatment of COVID-19 for participants in HDHPs, this notice provides that all medical care services received and items purchased associated with testing for and treatment of COVID-19 that are provided by a health plan without a deductible, or with a deductible below the minimum annual deductible otherwise required under

section 223(c)(2)(A) for an HDHP, will be disregarded for purposes of determining the status of the plan as an HDHP.

BACKGROUND

Section 223 of the Code permits eligible individuals to deduct contributions to HSAs.¹ Among the requirements for an individual to qualify as an eligible individual under section 223(c)(1) is that the individual be covered under an HDHP and have no disqualifying health coverage. As defined in section 223(c)(2), an HDHP is a health plan that satisfies certain requirements, including requirements with respect to minimum deductibles and maximum out-of-pocket expenses.

RELIEF

Due to the unprecedented public health emergency posed by COVID-19, and the need to eliminate potential administrative and financial barriers to testing for and treatment of COVID-19, a health plan that otherwise satisfies the requirements to be an HDHP under section 223(c)(2)(A) will not fail to be an HDHP merely because the health plan provides medical care services and items purchased related to testing for and treatment of COVID-19 prior to the satisfaction of the applicable minimum deductible. As a result, the individuals covered by such a plan will not fail to be eligible individuals under section 223(c)(1) merely because of the provision of those health benefits for testing and treatment of COVID-19.

¹ Tax-favored contributions may also be made on behalf of eligible individuals by their employers. See Q&A 19 of Notice 2004-2 (2004-2 I.R.B. 269).

This guidance does not modify previous guidance with respect to the requirements to be an HDHP in any manner other than with respect to the relief for testing for and treatment of COVID-19. Vaccinations continue to be considered preventive care under section 223(c)(2)(C) for purposes of determining whether a health plan is an HDHP.

This notice provides flexibility to HDHPs to provide health benefits for testing and treatment of COVID-19 without application of a deductible or cost sharing. Individuals participating in HDHPs or any other type of health plan should consult their particular health plan regarding the health benefits for testing and treatment of COVID-19 provided by the plan, including the potential application of any deductible or cost sharing.

DRAFTING INFORMATION

The principal author of this notice is Jennifer Solomon of the Office of Associate Chief Counsel (Employee Benefits, Exempt Organizations, and Employment Taxes), though other Treasury Department and IRS officials participated in its development. For further information on the provisions of this notice, contact Jennifer Solomon at (202) 317-5500 (not a toll-free number).