



# MEDICARE NEWS

February 2021 Edition

## COVID-19 Vaccination Events

My goal with this newsletter is to:

1

**KEEP YOU INFORMED**

I will be sharing current articles about the changes in Medicare.

2

**ANSWER YOUR QUESTIONS**

I'm available to answer issues specific to you.

3

**STAY CONNECTED**

I want to make Medicare coverage as simple as possible.

(858) 935-9120

The County of San Diego (County) is currently hosting COVID-19 vaccination events for healthcare workers and employees and residents of long-term care facilities, based upon federal and state guidance and recommendations from the County's COVID-19 Vaccine Clinical Advisory Group.



Eligible individuals should first contact their doctor or other medical provider if interested in being vaccinated for COVID-19. If you are not able to receive a COVID-19 vaccination from your doctor or other medical provider, please see below for additional options available

### Eligibility (Last updated 01/18/21)

At this time, individuals in Phase 1A (all Tiers below) and **those aged 75 and older may visit County-hosted vaccination sites, including the Petco Park Super Station.** These individuals may schedule an appointment to be vaccinated at any of the vaccination locations listed below. If an individual does not meet the Phase 1A criteria outlined below or is not 75 years old or older, they will need to wait to receive the COVID-19 vaccine.

### Vaccinating NOW - PHASE 1A-Tier 1

- Staff working in acute care, psychiatric, and correctional facility hospitals
- Staff and residents in skilled nursing facilities, assisted living facilities, and similar settings for older or medically vulnerable individuals · Paramedics, EMTs, and others providing emergency medical services
- Staff working in dialysis centers
- Staff working in behavioral health residential facilities

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**BIRTHDAYS**

- John B
- Ken P
- Bonnie V
- Nadem P
- Nikki DeL
- Maryjane M
- Ted M
- Linda R
- Ava P
- Mark L

*Covid-19 continued...***Phase 1A-Tier 2**

- Healthcare personnel performing intermediate care, for persons who need non-continuous nursing supervision, and supportive care
- Healthcare personnel providing home health-care and in-home supportive services
- Community health workers, including promotores
- Public Health field staff
- Staff working in primary care clinics, including Federally Qualified Health Centers, Rural Health Centers, correctional facility clinics, and urgent care clinics
- Staff working in behavioral health non-residential or outpatient facilities

**Phase 1A-Tier 3**

- Other settings and healthcare workers not identified in the tiers above, including specialty clinics, laboratories, dental/oral health clinics, pharmacies, and mortuaries and **individuals aged 75 years of age and older (as of 01/18/21)**

**Medical Groups Administering Vaccine:**

Scripps is now administering vaccines to people 65+  
 UCSD is now administering vaccines to people 65+  
 Sharp is now administering vaccines to people 75+  
 Arch is not administering the vaccine at this time.

**7 Things Medicare Doesn't Cover**

**You'll need to plan ahead to pay for some common medical expenses**

Medicare covers the majority of older Americans' health care needs — from hospital care and doctor visits to lab tests and prescription drugs. Here are some needs that aren't a part of the program — and how you might pay for them.

## February 2021 Edition

**REFERRALS**

- Debbie W referred Craig W
- Lynne P referred Sue G
- Marianne B. and Richard T referred Roger M
- John Mc referred Cheryl Mc
- Carla C referred Lora S
- David J referred Paul & Roseanna A
- Kim P referred Kerry P
- Debbie W and Amy H referred Celeste K

*We try hard to recognize every referral but if we missed anyone, please let us know.*

*Just send us a quick email so that we can acknowledge you. We want all of you to know that it is our privilege to serve you.*

*The greatest compliment you pay us is the referral of your family and friends. Thank you!!!*

*Things Medicare Doesn't Cover....***1. Opticians and eye exams**

While original Medicare does cover ophthalmologic expenses such as cataract surgery, it doesn't cover routine eye exams, glasses, or contact lenses. Nor do any Medigap plans, the supplemental insurance that is available from private insurers to augment Medicare coverage. Some Medicare Advantage plans cover routine vision care and glasses.

**Solution:** For some people, it makes sense to buy a vision insurance policy for a few hundred dollars a year to defray the costs of glasses or contact lenses.

**2. Hearing aids**

Medicare covers ear-related medical conditions, but original Medicare and Medigap plans don't pay for routine hearing tests or hearing aids.

**Solution:** If you are in a Medicare Advantage plan, check your policy to see if it covers hearing-related needs. If it doesn't, or if you have original Medicare, consider buying insurance or a membership in a discount plan that helps cover the cost of such hearing devices. Also, some programs help people with lower incomes to get needed hearing support. Or you can pay as you go. Congress passed legislation in 2017 that allows some hearing aids to be sold over the counter without a prescription. The Food and Drug Administration has until August to issue proposed guidelines for the sale of these devices.

**3. Dental work**

Original Medicare and Medigap policies do not cover dental care such as routine checkups or big-ticket items, including dentures and root canals.

**Solution:** Some Medicare Advantage plans offer dental coverage. If yours does not, or if you opt for original Medicare, consider buying an individual dental insurance plan or a dental discount plan.

**4. Overseas care**

Original Medicare and most Medicare Advantage plans offer virtually no coverage for medical costs incurred outside the U.S.

**Solution:** Some Medigap policies cover certain overseas medical costs. If you travel frequently, you might want such an option. In addition, some travel insurance policies provide basic health care coverage — so check the fine print. Finally, consider medical evacuation (aka medevac) insurance for your adventures abroad. It's a low-cost policy that will transport you to a nearby medical facility or back home to the U.S. in case of emergency.

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- Janean S referred Susan G
- Jim C referred Joy H
- Mark B referred Lori B

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*Things Medicare Doesn't Cover....*

**5. Podiatry**

Routine medical care for feet, such as callus removal, is not covered. Medicare Part B does cover foot exams or treatment if it is related to nerve damage because of diabetes, or care for foot injuries or ailments, such as hammertoe, bunion deformities and heel spurs.

**Solution:** If you face these costs, you may want to set up a separate savings program for them.

**6. Cosmetic surgery**

Medicare doesn't generally cover elective cosmetic surgery, such as face-lifts or tummy tucks. It will cover plastic surgery in the event of an accidental injury.

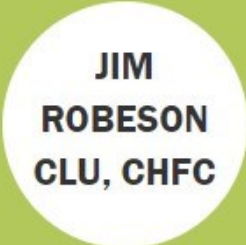
**Solution:** If you face these costs, you also may want to set up a separate savings program for them.

**7. Nursing home care**

Medicare pays for limited stays in rehab facilities — for example, if you have a hip replacement and need inpatient physical therapy for several weeks. But if you become so frail or sick that you must move to an assisted living facility or nursing home, Medicare won't cover your custodial costs. (Nursing homes average about \$90,000 a year for a semiprivate room and more than \$100,000 for a private room. Costs vary based on where you live and what facility you choose.)

**Solution:** Planning for nursing home care is a big issue, with lots of choices and decisions. But for those with limited income and savings, Medicaid might help fill in the gaps.

Read full article here: <https://www.aarp.org/health/medicare-insurance/info-2018/services-not-covered.html>



**MEDICARE MADE EASY**

10755 Scripps Poway Pkwy #617  
San Diego, CA 92131 | (858) 935-9120  
jim@themedicareanswerguy.com  
themedicareanswerguy.com