

OUR NEWS LETTER



Update about in-person healthcare visits

As communities around the country continue to re-open, you may have questions about when to resume in-person visits with your healthcare providers, and what to expect during a visit. Always check with your doctor to see what's best for your healthcare needs.

Here are some considerations for in-person visits:

- **Don't put off necessary care**, especially if it's urgent or may lead to complications, such as heart attack or stroke.
- **Continue preventive care** such as immunizations and cancer screenings.
- **Providers and facilities will minimize exposure**, so you may experience some **changes during your visit**.

Telehealth & related services

Medicare has temporarily expanded its coverage of telehealth services to respond to the current Public Health Emergency. These services expand the current telehealth covered services, to help you have access from more places (including your home), with a wider range of communication tools (including smartphones), to interact with a range of providers (like doctors, nurse practitioners, clinical psychologists, licensed clinical social workers, physical therapists, occupational therapists, and speech language pathologists). During this time, you will be able to receive a specific set of services through telehealth including evaluation and management visits (common office visits), mental health counseling and preventive health screenings without a copayment if you have Original Medicare. This will help ensure you are able to visit with your doctor from your home, without having to go to a doctor's office or hospital, which puts you and others at risk of exposure to COVID-19.

- You may be able to communicate with your doctors or certain other practitioners without necessarily going to the doctor's office in person for a full visit. Medicare pays for "virtual check-ins"—brief, virtual services with your physician or certain practitioners where the communication isn't related to a medical visit within the previous 7 days and doesn't lead to a medical visit within the next 24 hours (or soonest appointment available).

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- You need to consent verbally to using virtual check-ins and your doctor must document that consent in your medical record before you use this service. You pay your usual Medicare coinsurance and deductible for these services.
 - Medicare also pays for you to communicate with your doctors using online patient portals without going to the doctor's office. Like the virtual check-ins, you must initiate these individual communications.
 - Since some people don't have access to interactive audio-video technology needed for Medicare telehealth services, or choose not to use it even if offered by their practitioner, Medicare is allowing people to use an audio-only phone.
 - You may use communication technology to have full visits with your doctors. Also, you can get these visits at rural health clinics and federally qualified health clinics. Medicare pays for many medical visits through this telehealth benefit.
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Healthcare fraud tops \$2 billion for tenth year in a row

by Alicja Grzadkowska 09 Jun 2020

While the healthcare industry tends to be a slow-moving ship, over recent years there have been a great number of changes in how medical care has been provided, which in turn has made the professional medical liability market a dynamic one, according to one expert.

“The traditional hospital or doctor’s office visits, although very robust, are being supplemented by clinics, by telemedicine, by medical devices, and we’re seeing [companies] like Apple, Google, Amazon, and pharmacies like CVS getting closer to hands-on medical care for diagnosis,” said Karl Olson (pictured), vice president and professional and management liability practice leader at Burns & Wilcox Brokerage. “All of that upends the usual underwriting of healthcare risk.”

While the available medical professional liability coverages do appropriately address the new risks, the underwriting has become slightly more difficult and contains a lot more information specific to these new risks, noted Olson. In the midst of this evolution, his team is also seeing more outside-the-box medical care being provided as well as the usual physician-patient relationship being supplemented by technology, where patients can send in a photo of a physical ailment or message a physician in the middle of the night about a child that’s developed a strange cough.

Alongside these developments in the healthcare industry, there’s also been a growth in a key exposure. In January 2020, the Department of Justice revealed that it had obtained more than \$3 billion in settlements and judgments from civil cases involving fraud and false claims against the government in the fiscal year ending September 30, 2019, and of that \$3 billion, \$2.6 billion related to matters that involved the healthcare industry. Notably, this was the tenth consecutive year in which the department’s civil healthcare fraud settlements and judgments exceeded \$2 billion.

One of the largest healthcare-related recoveries from 2019 stemmed from a global resolution of criminal and civil claims involving opioid manufacturer Insys Therapeutics, which paid \$195 million to settle civil allegations that it gave kickbacks to induce physicians and nurse practitioners to prescribe Subsys for their patients.

However, not all fraud is equal. The US Department of Health and Human Services’ Office of the Inspector General (OIG) uses a fraud risk indicator to assess the future risk posed by someone who has allegedly engaged in civil healthcare fraud. Those that OIG

determines present the highest risk of fraud will be excluded from federal healthcare programs, while at the other end of the spectrum is self-disclosure, whereby a party may disclose evidence of potential fraud related to federal healthcare programs to OIG. In turn, OIG works to resolve these cases faster, for lower settlement amounts, and with a release from potential exclusion.

For those lower risks, Burns & Wilcox offers a unique medical billing program, which is specific to fraud and abuse investigations and has been around for more than 20 years.

“[Our] program provides defense expenses for attorneys that specialize in healthcare regulatory matters. It also picks up fines and penalties, which is very unique in the insurance industry,” said Olson. “When there’s a self-disclosure, our program can assist that insured in properly approaching the government and properly communicating what they found so that it’s not a punitive situation for that healthcare entity.”

He continued: “Having a policy that provides defense means that the healthcare entity can continue their normal, day-to-day business of providing medical care and not be all-consumed by responding to government regulators about investigative activity.”

Get Medicare information in an accessible format

Just as there are many types of people with Medicare, there are many ways for you to get information about our program. Did you know you have the right to get Medicare information in an accessible format, like Braille, large print, data/audio files, relay services and TTY communications?

While our print publications and Medicare.gov website are always available, we can also send you upon request Medicare information for free in accessible formats. Don't worry—if you ask us for information in an accessible format and it takes a while to fulfill your request, you'll get extra time to take action.

If you want Medicare information in an accessible format, you can:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- Email us at altformatrequest@cms.hhs.gov.
- Send us a fax at 1-844-530-3676.
- Mail a letter to:
Centers for Medicare & Medicaid Services
Offices of Hearings and Inquiries (OHI)
7500 Security Boulevard, Mail Stop S1-13-25
Baltimore, MD 21244-1850
Attn: Customer Accessibility Resource Staff

For the best response, when you contact us, please give:

- Your name
- Phone number
- Type of information you need (if you know it)
- The mailing address where you want us to send the materials.

We may contact you for additional information.

If you're enrolled in a Medicare Advantage Plan (Part C) or Medicare Prescription Drug Plan (Part D), contact your plan to ask them to send you their Medicare information in an accessible format. If you're enrolled in Medicaid, contact your State or local Medicaid office.

For more information about Medicare in accessible formats or for more help, visit Medicare.gov/about-us/accessibility-nondiscriminationnotice, or call 1-800-

MEDICARE. TTY users can call 1-877-486-2048.

Medicare Savings Programs

You can get help from your state paying your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain conditions. These conditions are listed below under "How do I apply for Medicare Savings Programs?"

4 kinds of Medicare Savings Programs

Select a program name below for details about each Medicare Savings Program. If you have income from working, you still may qualify for these 4 programs even if your income is higher than the income limits listed for each program.

Qualified Medicare Beneficiary (QMB) Program

Specified Low-Income Medicare Beneficiary (SLMB) Program

Qualifying Individual (QI) Program

Qualified Disabled and Working Individuals (QDWI) Program

If you qualify for the QMB program, SLMB, or QI program, you automatically qualify to get Extra Help paying for Medicare prescription drug coverage.

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| Note |
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| These amounts may increase each year. If your income and resources are slightly higher, you should still apply. |
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What items are included in the Medicare Savings Program resource limits?

Countable resources include:

- Money in a checking or savings account
- Stocks
- Bonds

Countable resources **don't** include:

- Your home
- One car
- Burial plot
- Up to \$1,500 for burial expenses if you have put that money aside
- Furniture
- Other household and personal items

How do I apply for Medicare Savings Programs?

If you answer yes to these 3 questions, call your State Medicaid Program to see if you qualify for a Medicare Savings Program in your state:

1. Do you have, or are you eligible for, Part A?

2. Is your income for 2020 at, or below, the income limits listed for any of the programs above?
3. Do you have limited resources, below the limits above?

It's important to call or fill out an application if you think you could qualify for savings—even if your income or resources are higher than the amounts listed here.

People of Any Age with Underlying Medical Conditions

Updated June 25, 2020

Summary of Recent Changes

Revisions were made on June 25, 2020 to reflect available data as of May 29, 2020. We are learning more about COVID-19 every day, and as new information becomes available, CDC will update the information below.

People of any age with **certain underlying medical conditions** are at increased risk for severe illness from COVID-19:

People of any age with the following conditions **are at increased risk** of severe illness from COVID-19:

- Chronic kidney disease
- COPD (chronic obstructive pulmonary disease)
- Immunocompromised state (weakened immune system) from solid organ transplant
- Obesity (body mass index [BMI] of 30 or higher)
- Serious heart conditions, such as heart failure, coronary artery disease, or cardiomyopathies
- Sickle cell disease
- Type 2 diabetes mellitus

Children who are medically complex, who have neurologic, genetic, metabolic conditions, or who have congenital heart disease are at higher risk for severe illness from COVID-19 than other children.

COVID-19 is a new disease. Currently there are limited data and information about the impact of underlying medical conditions and whether they increase the risk for severe illness from COVID-19. Based on what we know at this time, people with the following conditions **might be at an increased risk** for severe illness from COVID-19:

- Asthma (moderate-to-severe)
- Cerebrovascular disease (affects blood vessels and blood supply to the brain)
- Cystic fibrosis
- Hypertension or high blood pressure
- Immunocompromised state (weakened immune system) from blood or bone marrow transplant, immune deficiencies, HIV, use of corticosteroids, or use of other immune weakening medicines
- Neurologic conditions, such as dementia
- Liver disease

- Pregnancy
- Pulmonary fibrosis (having damaged or scarred lung tissues)
- Smoking
- Thalassemia (a type of blood disorder)
- Type 1 diabetes mellitus

Want to see the evidence behind these lists?

The list of underlying conditions is meant to inform clinicians to help them provide the best care possible for patients, and to inform individuals as to what their level of risk may be so they can make individual decisions about illness prevention. We are learning more about COVID-19 every day. This list is a living document that may be updated at any time, subject to potentially rapid change as the science evolves.

Reduce your risk of getting COVID-19

It is especially important for people at increased risk of severe illness from COVID-19, and those who live with them, to protect themselves from getting COVID-19.

The best way to protect yourself and to help reduce the spread of the virus that causes COVID-19 is to:

- Limit your interactions with other people as much as possible.
- Take precautions to prevent getting COVID-19 when you do interact with others.

If you start feeling sick and think you may have COVID-19, get in touch with your healthcare provider within 24 hours.

Venturing out into a public setting? What to consider before you go.

As communities and businesses across the United States are opening, you may be thinking about resuming some activities, running errands, and attending events and gatherings. **There is no way to ensure you have zero risk of infection**, so it is important to understand the risks and know how to be as safe as possible.

People at increased risk of severe illness from COVID-19, and those who live with them, should consider their level of risk before deciding to go out and ensure they are taking steps to protect themselves. Consider avoiding activities where taking protective measures may be difficult, such as activities where social distancing can't be maintained. **Everyone should take steps to prevent getting and spreading COVID-19** to protect themselves, their communities, and people who are at increased risk of severe illness.

In general, **the more people you interact with, the more closely you interact with them, and the longer that interaction, the higher your risk of getting and spreading COVID-19.**

- If you decide to engage in public activities, continue to protect yourself by practicing everyday preventive actions.
- Keep these items on hand and use them when venturing out: a cloth face covering, tissues, and a hand sanitizer with at least 60% alcohol, if possible.
- If possible, avoid others who are not wearing cloth face coverings or ask others around you to wear cloth face coverings.

Are you considering in-person visits with family and friends? Here are some things to consider to help make your visit as safe as possible:

When to delay or cancel a visit

- Delay or cancel a visit if you or your visitors have symptoms of COVID-19 or have been exposed to someone with COVID-19 in the last 14 days.
- Anyone who has had close contact with a person with COVID-19 should stay home and monitor for symptoms.

In general, the more people you interact with, the more closely you interact with them, and the longer that interaction, the higher the risk of COVID-19 spread. So, think about:

- How many people will you interact with?
- Can you keep 6 feet of space between you and others?
- Will you be outdoors or indoors?
- What's the length of time that you will be interacting with people?

Encourage social distancing during your visit

- Visit with your friends and family **outdoors**, when possible. If this is not feasible, make sure the room or space is well-ventilated (for example, open windows or doors) and large enough to accommodate social distancing.
- Arrange tables and chairs to allow for social distancing. People from the same household can be in groups together and don't need to be 6 feet apart from each other.
- Consider activities where social distancing can be maintained, like sidewalk chalk art or yard games.
- Try to avoid close contact with your visitors. For example, don't shake hands, elbow bump, or hug. Instead wave and verbally greet them.
- If possible, avoid others who are not wearing cloth face coverings or ask others around you to wear cloth face coverings.
- Consider keeping a list of people you visited or who visited you and when the visit occurred. This will help with contact tracing if someone becomes sick.

Wear cloth face coverings

- Cloth face coverings should be worn over the nose and mouth. Cloth face coverings are especially important when it is difficult to stay at least 6 feet apart from others or when people are indoors to help protect each other.
- Cloth face coverings may slow the spread of the virus and help people who may have the virus and do not know it from transmitting it to others
 - Wearing a cloth face covering helps protect others in case you're infected, while others wear one to protect you should they be infected.
- **Who should NOT use cloth face coverings:** Children under age 2 or anyone who has trouble breathing, is unconscious, or is incapacitated or otherwise unable to remove the mask without assistance.

Wash hands often

- Everyone should wash their hands for at least 20 seconds at the beginning and end of the visit and whenever you think your hands may have become contaminated.
- If soap and water are not readily available, such as with outdoor visits or activities, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Remind guests to wash or sanitize their hands before serving or eating food.
- Use single-use hand towels or paper towels for drying hands so visitors do not share towels. Have a no-touch trash can available for guests to use.

Limit contact with commonly touched surfaces or shared items

- Encourage your visitors to bring their own food and drinks.
- Clean and disinfect commonly touched surfaces and any shared items between use.
- If you choose to use any shared items that are reusable (e.g., seating covers, tablecloths, linen napkins), wash, clean, and sanitize them after the event.

If you are thinking about participating in an event or gathering:

If you are at increased risk for severe illness, consider avoiding high-risk gatherings. The risk of COVID-19 spreading at events and gatherings increases as follows:

Lowest risk: Virtual-only activities, events, and gatherings.

More risk: Smaller outdoor and in-person gatherings in which individuals from different households remain spaced at least 6 feet apart, wear cloth face coverings, do not share objects, and come from the same local area (e.g., community, town, city, or county).

Higher risk: Medium-sized in-person gatherings that are adapted to allow individuals to remain spaced at least 6 feet apart and with attendees coming from outside the local area.

Highest risk: Large in-person gatherings where it is difficult for individuals to remain spaced at least 6 feet apart and attendees travel from outside the local area.

Stay healthy during the COVID-19 pandemic

Staying healthy during the pandemic is important. Talk to your healthcare provider about whether your vaccinations and other preventive services are up to date to help prevent you from becoming ill with other diseases.

- It is particularly important for those at increased risk of severe illness, including older adults, to receive recommended vaccinations against influenza and pneumococcal disease.
- Remember the importance of staying physically active and practicing healthy habits to cope with stress.

If you have an underlying medical condition, you should continue to follow your treatment plan:

- **Continue your medicines** and do not change your treatment plan without talking to your healthcare provider.
- **Have at least a 30-day supply** of prescription and non-prescription medicines. Talk to a healthcare provider, insurer, and pharmacist about getting an extra supply (i.e., more than 30 days) of prescription medicines, if possible, to reduce your trips to the pharmacy.
- **Do not delay getting emergency care for your underlying medical condition** because of COVID-19. Emergency departments have contingency infection prevention plans to protect you from getting COVID-19 if you need care.
- **Call your healthcare provider if you have any concerns** about your underlying medical conditions or if you get sick and think that you may have COVID-19. If you need emergency help, call 911 right away.
- **If you don't have a healthcare provider**, contact your nearest community health center external icon or health department.

Actions you can take based on your medical conditions and other risk factors

Asthma (moderate-to-severe)

Having moderate-to-severe asthma may increase your risk for severe illness from COVID-19.

Actions to take

- Follow your Asthma Action Plan.

- Keep your asthma under control.
- Continue your current medicines, including any inhalers with steroids in them (“steroids” is another word for corticosteroids).
- Make sure that you have at least a 30-day supply of your medicines.
- Know how to use your inhaler.
- Avoid your asthma triggers.
- Call your healthcare provider if you have concerns about your condition or feel sick.
- **If you don’t have a healthcare provider**, contact your nearest community health centerexternal icon or health department.
- If possible, have another member of your household who doesn’t have asthma clean and disinfect your house for you. When they use cleaning and disinfecting products, have them:
 - Make sure that people with asthma are not in the room.
 - Minimize use of disinfectants that can cause an asthma attack.
 - Open windows or doors and use a fan that blows air outdoors.
 - Always follow the instructions on the product label.
 - Spray or pour spray products onto a cleaning cloth or paper towel instead of spraying the product directly onto the cleaning surface (if the product label allows).

Learn more about asthma.

Chronic kidney disease

Having chronic kidney disease of any stage increases your risk for severe illness from COVID-19.

Actions to take

- Continue your medicines and your diet as directed by your healthcare provider.
- Make sure that you have at least a 30-day supply of your medicines.
- Stay in contact with your healthcare team as often as possible, especially if you have any new signs or symptoms of illness. Also reach out to them if you can’t get the medicines or foods you need.
- **If you don’t have a healthcare provider**, contact your nearest community health centerexternal icon or health department.
- Have shelf-stable food choices to help you follow your kidney diet.
- If you are on dialysis:
 - Contact your dialysis clinic and your healthcare provider if you feel sick or have concerns.
 - Do NOT miss your treatments.
 - Plan to have enough food on hand to follow the KCER 3-Day Emergency Diet Planexternal icon for dialysis patients in case you are unable to maintain your normal treatment schedule.


Learn more about kidney disease.

Learn how to take care of your kidneys.

COPD, cystic fibrosis, pulmonary fibrosis, and other chronic lung diseases

Having COPD (including emphysema and chronic bronchitis) is known to increase your risk of severe illness from COVID-19. Other chronic lung diseases, such as idiopathic pulmonary fibrosis and cystic fibrosis, may increase your risk of severe illness from COVID-19.

Actions to take

- Keep taking your current medicines, including those with steroids in them (“steroids” is another word for corticosteroids).
- Make sure that you have at least a 30-day supply of your medicines.
- Avoid triggers that make your symptoms worse.
- Call your healthcare provider if you have concerns about your condition or feel sick.
- **If you don’t have a healthcare provider**, contact your nearest community health center  or health department.


Learn more about COPD.

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Diabetes

Having type 2 diabetes increases your risk of severe illness from COVID-19. Based on what we know at this time, having type 1 or gestational diabetes may increase your risk of severe illness from COVID-19.

Actions to take

- Continue taking your diabetes pills and insulin as usual.
- Test your blood sugar and keep track of the results, as directed by your healthcare provider.
- Make sure that you have at least a 30-day supply of your diabetes medicines, including insulin.
- Follow your healthcare provider’s instructions if you are feeling ill as well as the sick day tips for people with diabetes.
- Call your healthcare provider if you have concerns about your condition or feel sick.
- **If you don’t have a healthcare provider**, contact your nearest community health center  or health department.

Learn more about diabetes.

Hemoglobin disorders such as sickle cell disease and thalassemia

Having sickle cell disease (SCD) increases your risk for severe illness from COVID-19. Having other hemoglobin disorders, like thalassemia, may increase your risk for severe illness from COVID-19.

Actions to take

- Ask your healthcare provider about telemedicine or remote healthcare visits, and know when to go to the emergency department.
- Work with your healthcare provider to manage medicines and therapies for your disorder (including hydroxyurea, chelation therapy, blood transfusions, and prescriptions for pain management) and any other health condition you may have (such as diabetes, high blood pressure, and arthritis).
- **If you don't have a healthcare provider**, contact your nearest community health center external icon or health department.
- Try to prevent vaso-occlusive episodes or pain crises by avoiding possible triggers.
- Review CDC's healthy living with SCD guide or our healthy living with thalassemia guide for tips to help you stay healthy.
- Find SCD resources and thalassemia resources to help navigate care and increase knowledge and awareness of SCD and thalassemia.
- Let friends and family know about the need for healthy blood donors.

Immunocompromised state (weakened immune system) from blood, bone marrow, or organ transplant; HIV; use of corticosteroids; or use of other immune weakening medicines

Many conditions and treatments can cause a person to be immunocompromised or have a weakened immune system. These include: having a solid organ transplant, blood, or bone marrow transplant; immune deficiencies; HIV with a low CD4 cell count or not on HIV treatment; prolonged use of corticosteroids; or use of other immune weakening medicines. Having a weakened immune system may increase your risk of severe illness from COVID-19.

Actions to take


- Continue any recommended medicines or treatments and follow the advice of your healthcare provider.
- Do not stop taking your medicines without talking to your healthcare provider.
- Make sure that you have at least a 30-day supply of your medicines.
- Do not delay life-saving treatment or emergency care.
- Call your healthcare provider if you have concerns about your condition or feel sick.
- **If you don't have a healthcare provider**, contact your nearest community health center external icon or health department.

Information for people living with HIV.

Liver disease

Having chronic liver disease, especially cirrhosis (scarring of the liver), may increase your risk for severe illness from COVID-19.

Actions to take


- Take your medicines exactly as prescribed.
- Make sure that you have at least a 30-day supply of your medicines.
- Call your healthcare provider if you have concerns about your condition or feel sick.
- **If you don't have a healthcare provider**, contact your nearest community health center  or health department.

Learn more about chronic liver disease.

Pregnancy

Based on what we know at this time, **pregnant people might be at an increased risk for severe illness from COVID-19** compared to non-pregnant people. Additionally, there may be an increased risk of adverse pregnancy outcomes, such as preterm birth, among pregnant people with COVID-19.

Actions to take

- Do not skip your prenatal care appointments.
- Make sure that you have at least a 30-day supply of your medicines.
- Talk to your healthcare provider about how to stay healthy and take care of yourself during the COVID-19 pandemic.
- If you don't have a healthcare provider, contact your nearest community health center  or health department.
- Call your healthcare provider if you have any questions related to your health.
- Seek care immediately if you have a medical emergency.
- You may feel increased stress during this pandemic. Fear and anxiety can be overwhelming and cause strong emotions. Learn about stress and coping.

Learn more about pregnancy and COVID-19.

Serious Heart Conditions and Other Cardiovascular and Cerebrovascular Diseases


Having any of the following serious heart conditions increases your risk of severe illness from COVID-19:

- Heart failure
- Coronary artery disease
- Congenital heart disease
- Cardiomyopathies
- Pulmonary hypertension

Having other cardiovascular or cerebrovascular disease, such as hypertension (high blood pressure) or stroke, may increase your risk of severe illness from COVID-19.

[Learn more about serious heart conditions](#)

Actions to take

- Take your medicines exactly as prescribed and follow your healthcare provider's recommendations for diet and exercise while maintaining social distancing precautions.
- Continue angiotensin converting enzyme inhibitors (ACE-I) or angiotensin-II receptor blockers (ARB) as prescribed by your healthcare provider for indications such as heart failure or high blood pressure.
- Make sure that you have at least a 30-day supply of your heart disease medicines, including high cholesterol and high blood pressure medicines.
- Call your healthcare provider if you have concerns about your condition or feel sick.
- **If you don't have a healthcare provider**, contact your nearest community health center  or health department.
- Do not delay life-saving treatment or emergency care.

[Learn more about heart disease.](#)

[Learn more about stroke.](#)

[Learn more about high blood pressure.](#)

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Obesity

Having obesity, defined as a body mass index (BMI) of 30 or above, increases your risk of severe illness from COVID-19.

Actions to take

- Take your medicines for any underlying health conditions exactly as prescribed.
- Follow your healthcare provider's recommendations for nutrition and physical activity, while maintaining social distancing precautions.
- Call your healthcare provider if you have concerns or feel sick.

- **If you don't have a healthcare provider**, contact your nearest community health centerexternal icon or health department.

Learn more about obesity in adults.

Learn about obesity in children.

Neurologic conditions such as dementia

Having neurologic conditions such as dementia may increase your risk of severe illness from COVID-19.

Actions to take

- Take your medicines as prescribed.
- Make sure that you have at least a 30-day supply of your medicines.
- Call your healthcare provider if you have concerns about your condition or feel sick.
- **If you don't have a healthcare provider**, contact your nearest community health centerexternal icon or health department.

Learn more about dementia.

Learn about caring for people living with dementia during COVID-19.

Learn about amyotrophic lateral sclerosis (ALS).

Smoking

Being a current or former cigarette smoker may increase your risk of severe illness from COVID-19.

Actions to take

- If you currently smoke, quit. If you used to smoke, don't start again. If you've never smoked, don't start.
- Counseling from a healthcare provider and Food and Drug Administration (FDA)-approved medications can double the chances of quitting smoking.
- For help quitting smoking, call 1-800-QUIT-NOW or visit smokefree.govexternal icon.
- Call your healthcare provider if you have concerns or feel sick.
- **If you don't have a healthcare provider**, contact your nearest community health centerexternal icon or health department.

Learn about smoking and tobacco use.

Learn about the health effects of cigarette smoking.

Children with Certain Underlying Conditions

While children have been less affected by COVID-19 compared to adults, children with certain conditions may be at increased risk for severe illness. Children who are medically complex, who have serious genetic, neurologic, metabolic disorders, and with congenital (since birth) heart disease may be at increased risk for severe illness from COVID-19. Similar to adults, children with obesity, diabetes, asthma and chronic lung disease, or immunosuppression may be at increased risk for severe illness from COVID-19. CDC is investigating a rare but serious complication associated with COVID-19 in children called Multisystem Inflammatory Syndrome in Children (MIS-C). We do not yet know what causes MIS-C and who is at increased risk for developing it. Learn about MIS-C.

Actions to take

- Give medicines as prescribed for your child's underlying conditions.
- Make sure that you have at least a 30-day supply of your child's medicines.
- Call your child's healthcare provider if you have concerns and to discuss your child's specific conditions and risk for severe illness from COVID-19.
- Well-child visits and vaccines are still important during the COVID-19 pandemic. Stay in contact with your child's healthcare provider and make sure your child is up to date with vaccines to prevent other diseases. Learn more about how to protect yourself and your family during the COVID-19 pandemic.
- **If you don't have a healthcare provider**, contact your nearest community health center external icon or health department.

Learn about preventing illness in your children.

Learn more about congenital heart disease and specific genetic and neurologic disorders in children.

People with Multiple Underlying Conditions

The more underlying medical conditions someone has, the greater their risk is for severe illness from COVID-19.

Actions to take

- Continue your medicines and treatment plans as directed by your healthcare provider.
- Make sure that you have at least a 30-day supply of your medicines.
- Call your healthcare provider if you have any concerns or feel sick.

- **If you don't have a healthcare provider,** contact your nearest community health center external icon or health department.
 - Do not delay emergency care.
-

Avoid COVID-19 scams

Have you gotten robocalls, text messages, or emails offering free face masks? Or maybe you've seen social media posts about free COVID-19 testing kits, "cures," or protective equipment?

Unfortunately scammers are using the COVID-19 pandemic to try to steal your Medicare Number and personal information. **If anyone reaches out to get your Medicare Number or personal information in exchange for something, you can bet it's a scam.**

Con artists may try to get your Medicare Number or personal information so they can steal your identity and commit Medicare fraud. Medicare fraud results in higher health care costs and taxes for everyone.

Protect yourself from Medicare fraud. Guard your Medicare card like it's a credit card. Remember:

- Medicare will never contact you for your Medicare Number or other personal information unless you've given them permission in advance.
- Medicare will never call you to sell you anything.
- You may get calls from people promising you things if you give them a Medicare Number. Don't do it.
- Medicare will never visit you at your home.
- Medicare can't enroll you over the phone unless you called first.

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