TO: AAA Personnel and Interested Parties
FROM: Iowa Department on Aging
DATE: March 24, 2020
SUBJECT: Medicare/Medicaid Changes Due to COVID-19

The Covid-19 pandemic has led to some temporary changes to the Medicare and Medicaid programs. Medicare is the federal health insurance program serving people over age 65 and people with certain disabling medical conditions. Medicaid is the joint federal and state healthcare program for low-income individuals and families, including low-income older adults and people with disabilities. Most of the people who receive Older Americans Act services receive some services from Medicare and a few from Medicaid (fee for service).

Iowa Department of Human Services (DHS) is waiving payments for certain Medicaid programs from now until the end of June.

Effective March 13, 2020, DHS is waiving all co-pays, premiums, and contributions for the following plans:
- IHAWP (Iowa Health And Wellness Plan)- The general program meant for every Iowan from 18-64 who makes under 133% of the federal poverty level.
- MEPD (Medicaid for Employed People with Disabilities)- The program for individuals with disabilities who still work.
- Hawki (Healthy And Well Kids in Iowa)- This program is only for Iowans under age 19.
- DWP (Dental Wellness Plan)- This is the dental arm of Medicaid.

No member should receive a bill between March and the end of June. If a member has already paid a bill from that period they should receive a credit to their account.

There is no Medicaid limit to care or services because of Covid-19. There may be limits to what a hospital or provider may offer, but these are not based on a decision of Iowa Medicaid.

Medicaid is not dis-enrolling anyone during this emergency.

Dis-enrollment for any reason, including non-payment, has been stopped. No one should lose Medicaid coverage during the pandemic.

Covid-19 testing and care is covered by Medicaid and Medicare.

Medicaid covers Covid-19 testing and care under all IA Health Link, Fee-for-Service, and Hawki programs. There is no requirement for prior authorization to get Covid-19 testing.
Medicare also covers Covid-19 testing and care. There is no out-of-pocket costs for Medicare beneficiaries. This includes those on Medicare Parts A, B, and C (Medicare Advantage). All medically necessary hospitalizations are still covered.

No matter the coverage, Covid-19 testing is a decision to be made by a health provider.

**Helpful Information**

**Iowa Medicaid**  
800-338-8366  
https://dhs.iowa.gov/ime/members/coronavirus

**Medicare**  
800-351-4664- Iowa Senior Health Insurance Information Program  
800-633-4227- 1-800-MEDICARE  
https://shiip.iowa.gov  
https://www.medicare.gov/medicare-coronavirus