

COVID-19 Vaccine and Medicare Coverage

Presenting your Medicare card when getting a Covid-19 vaccination or booster may result in untended consequences to your Medicare status. See details below.

The <u>U.S. Federal Office of the Committee on Publication</u> website provides questions that may be helpful for Christian Scientists to think through when enrolling in Medicare. Because this information specifically mentions Medicare coverage of the COVID-19 vaccine, we thought we would highlight some information about that subject that may be of special interest to Christian Scientists who are Medicare eligible.

Medicare Payment for COVID-19 Vaccination

Under rules in effect for the duration of our national public health emergency, Medicare Part B covers the COVID-19 vaccine with no cost-sharing (coinsurance, deductibles, etc.). Part B is the part of Original (Traditional) Medicare that pays for outpatient services like X-rays, ambulances, emergency room visits, preventive vaccines, and lab tests.

Medicare Part B Late Enrollment Penalties

There is no legal requirement to enroll in any of the parts of Medicare. Some people who enroll in Medicare Part A (which is usually free) when they initially become eligible for Medicare choose not to enroll in Part B (which has a monthly premium). It is important to know, however, that failure to enroll in Part B during the period of initial Medicare eligibility may result in Late enrollment penalties (in the form of higher premiums) if a person later receives services paid for by Medicare Part B. For this reason, Medicare-eligible individuals who are enrolled in Part A only and are considering receiving the COVID-19 vaccine may want to find out from the vaccination provider how the vaccine and associated services will be paid for and whether paying out-of-pocket is possible. Click here to find the latest information from the Medicare website addressing this issue.

Revocation of Election of Christian Science Nursing Facility Benefit

Another reason it may be helpful to ask questions about Medicare payment for COVID-19 vaccines relates to the Medicare benefit for Christian Science nursing facility care. In 1997, Congress enacted rules to prevent people from repeatedly switching between Christian Science nursing care and conventional medical care. When an individual receives Medicare covered care in a Christian Science nursing facility, (s)he "elects" the benefit by signing a notarized form. That election remains in effect *unless it is revoked*. Revocation occurs if the person *voluntarily chooses* to receive medical services paid for by Medicare. After revocation occurs, a new election form must be signed if the person needs Medicare covered care in a Christian Science nursing facility. If the revocation happens twice, there is a one-year waiting period before a person may again receive the Christian Science nursing facility benefit. If it happens three times, the waiting period is five years.

Receiving medical services *involuntarily* (such as where care is required by law or given to someone unable to consent) does not cause revocation of an election of the benefit for Christian Science nursing care. Because there is currently no legal mandate for patients to receive a COVID-19 vaccine, there are questions about whether Medicare payment for COVID-19 vaccine services will cause a revocation of an election that has been made. For this reason, it may be helpful to ask whether vaccination services will be paid for by Medicare or one may pay out-of-pocket.

Each Step Guided

We know that much thoughtful consideration and earnest prayer is being given to the individual decision of whether to receive the COVID-19 vaccine right now. Through this earnest unselfing and deepening love for God, ourselves, and our fellow man, we can rest, knowing that "thine ears shall hear a word behind thee, saying, This is the way, walk ye in it, when ye turn to the right hand, and when ye turn to the left." (Isaiah 30:21)