



Health Care Coverage and Access

The COVID-19 pandemic has highlighted the critical importance of having health care coverage for yourself and your family. The pandemic has worsened the inequities that underlie our health care system, and the federal government is continually working on both federal and state levels to improve access to and quality of care for everyone. Symptoms of Long COVID, which may present differently in each person and often appear similar to other conditions, can pose significant challenges to our health care system and to patients, especially those with other underlying disabilities. Some of the resources in this section may also support individuals, their families and caregivers who are experiencing the longer-term impacts of the COVID-19 pandemic, such as mental health and substance use challenges, and bereavement. Individuals who many have lost a loved one whose health care coverage you depended on or who lost health coverage due to job loss may also benefit from the supports and services in this chapter. This section covers eight topics.

- Health Insurance Coverage
- Health Insurance Support after Job Loss
- Community Health Centers and Health Care for Underserved Communities
- Veterans, Military Service Members, and Military Families
- Tribal Communities
- Home Medical Equipment
- Telehealth and Long COVID
- Long COVID Study Enrollment.

Not Sure Where to Start?

Q. Need health insurance coverage?

A. Contact a Health Insurance Navigator and Assister. [Search - Local Assistance for Health Insurance Application | \(HealthCare.gov\)](#)

Q. Need help paying for your health care costs?

A. Find out if you might save on Marketplace premiums, or qualify for Medicaid or Children's Health Insurance Program (CHIP), based on your income at [Saving Money on Healthcare Costs | \(HealthCare.gov\)](#)

Q. Need assistance with Medicare coverage, enrollment, or costs?

A. Contact Medicare at 1 (800) MEDICARE or 1 (800) 633-4227 and 1 (877) 486-2048 (TTY). [Welcome to Medicare | Medicare \(medicare.gov\)](#)

Q. In need of health insurance coverage after job loss?

A. Contact a Benefits Advisor. [Ask EBSA | U.S. Department of Labor \(dol.gov\)](#)



If you have problems getting health insurance coverage or getting services you need, you may want to review the Legal Assistance portion of the ***Know Your Rights*** section.

Health Insurance Coverage

HealthCare.gov

If you have private insurance through the individual market, the Affordable Care Act's (ACA) "Essential Health Benefits" generally provide coverage for the diagnosis and treatment of COVID-19, including Long COVID. Coverage and cost-sharing details can vary by plan. Generally, individuals can enroll in coverage during the annual open enrollment period or if they qualify for a special enrollment period. You may be eligible for a special enrollment period if you lose your health insurance because you lost your job. Uninsured people under age 65 who are eligible to enroll in coverage through the ACA Marketplaces and consumers who are currently enrolled in Marketplace coverage can get help with plan enrollment and consult with health insurance Navigators and Assistors.

- Find assistance near you, visit [Search - Local Assistance for Health Insurance Application \(HealthCare.gov\)](#)
- Find out if you can lower your Marketplace premium costs, visit [Saving Money on Healthcare Costs | \(HealthCare.gov\)](#)
- For translated resources, visit [Other Language Resources | HealthCare.gov](#)

Medicaid and the Children's Health Insurance Program

Medicaid and the Children's Health Insurance Program (CHIP) are joint federal-state programs. Medicaid provides health coverage to eligible adults with lower incomes, children, pregnant individuals, older individuals, and people with disabilities. CHIP provides health coverage to uninsured children in families with incomes too high to qualify for Medicaid, but too low to afford private coverage. COVID-19-related treatment is available with no cost-sharing for most Medicaid and CHIP beneficiaries. These coverage requirements and cost-sharing prohibitions generally end in the year following the end of the COVID-19 public health emergency. This coverage includes treatments and therapies for Post-COVID-19 conditions, including Long COVID. Additionally, states must cover the treatment of a condition, which is usually covered under Medicaid and CHIP, and that may otherwise seriously complicate the treatment of COVID-19. Medicaid and CHIP also cover a wide range of other health care benefits, services, and treatments that are relevant for individual's with Long COVID.

Medicaid and CHIP also cover a wide range of health care benefits and treatments.

- Learn whether you are eligible for Medicaid or CHIP, visit [Get Coverage. Health Insurance Marketplace® | HealthCare.gov](#)



Medicare

Medicare provides health insurance coverage for people who are 65 and older and for some people with disabilities. This includes coverage of diagnosis and treatment for Long COVID as well as a wide range of health care benefits and treatments.

- Learn about Medicare coverage of Long COVID by calling 1 (800) MEDICARE or 1 (800) 633-4227 and 1 (877) 486-2048 (TTY)
- Explore how Medicare can best fit your needs, visit [Welcome to Medicare | Medicare](#)
- For translated resources, visit [Information in Other Languages | Medicare \(medicare.gov\)](#)
- If you need help paying for your Medicare costs, see Medicare Savings Program and Extra Help for Medicare Part D topics below
- If you are enrolled in a Medicare Advantage Plan, you should check your plan details for COVID-19 related benefits

Medicare Savings Programs

If you are eligible for Medicare, you can get help from your state for 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.

- Contact your state Medicaid agency, visit [Talk to someone | Medicare](#), select your state and then choose "Other insurance programs" from the menu on the left

Extra Help for Medicare Part D Participants

If you are eligible for Medicare and meet certain income and resource limits, you may qualify for Extra Help with your prescriptions. This program helps pay for your Medicare drug coverage, such as plan premiums, deductibles, and costs when you fill your prescriptions, called copays or coinsurance.

Some people automatically qualify for Extra Help. You'll get the Extra Help program if you have Medicare and get any of the following: full Medicaid coverage; help from your state Medicaid program paying your Part B premiums (from a Medicare Savings Program); or Supplemental Security Income (SSI) benefits. If you do not automatically qualify, you can apply for Extra Help at any time.

- Apply for Extra Help online, visit [Welcome!, Extra Help With Medicare Prescription Drug Plan Costs, Social Security \(ssa.gov\)](#) or call Social Security toll-free at 1 (800) 772-1213 and 1 (800) 325-0778 (TTY)



State Health Insurance Assistance Program

State Health Insurance Assistance Program (SHIP) is a national program that offers one-on-one assistance, counseling, and education to Medicare beneficiaries, their families, and caregivers to help them make informed decisions about their care and benefits.

- Find your local SHIP, visit [Home | State Health Insurance Assistance Programs \(shiphelp.org\)](https://www.shiphelp.org)
- Talk to a counselor by calling (877) 839-2675

Federal Employees Health Benefits Program

There are approximately 250 Federal Employees Health Benefits (FEHB) Program plan options available to the more than 8.2 million federal employees, retirees, and family members. The plans offer comprehensive benefits that include inpatient, outpatient, office-based care, pharmacy services, and telehealth. The diagnosis of Long COVID and related conditions is covered by FEHB plans, and there are no general exclusions based on this condition or cluster of conditions. Federal employees and retirees can join the program during the annual Open Season (November to December) or when they join federal service.

- Learn more about FEHB, visit [Eligibility \(opm.gov\)](https://www.opm.gov)

Health Insurance Support after Job Loss

Consolidated Omnibus Budget Reconciliation Act Continuation Coverage

If you've lost your job or had your hours reduced, there are options available to workers and their families to maintain health coverage, including the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA provides a way for workers and their families to temporarily maintain their employer-provided health insurance during situations such as job loss or a reduction in hours worked.

- Find out if you qualify for COBRA, call 1 (866) 444-3272; dial 7-1-1 to access telecommunications relay services
- Request assistance from a Benefits Advisor, visit [Ask EBSA | U.S. Department of Labor \(dol.gov\)](https://www.dol.gov)

Employer-Sponsored Insurance

The Employee Benefits Security Administration (EBSA) provides answers to your questions and assists you if you believe you have been inappropriately denied employee benefits, including health benefits. They can help answer questions on issues such as denied health or disability benefits, COBRA, or plan administration and compliance.



- Reach a Benefits Advisor, visit [Ask EBSA | U.S. Department of Labor \(dol.gov\)](#)
- Speak to a Benefits Advisor, call (866) 444-3272; dial 7-1-1 to access telecommunications relay services

Community Health Centers and Health Care for Underserved Communities

Federally Qualified Health Centers

Federally Qualified Health Centers (FQHCs) are community-based health care organizations that provide comprehensive, culturally competent, high-quality primary health care services for people who have lower incomes, who are uninsured, or face other obstacles to getting health care. FQHCs provide services regardless of patients' ability to pay and charge for services on a sliding fee scale.

- Find a health center near you, visit [Find a Health Center \(hrsa.gov\)](#)
- While not part of the FQHCs, many state and local health (and public health) departments provide health care. To find a public health department near you, visit [Directory of Local Health Departments - NACCHO](#)

Rural Health Clinics

Rural Health Clinics (RHCs) make up a critical part of the rural health care infrastructure and help address health equity gaps in medically underserved rural communities to improve health outcomes for rural residents. There are nearly 5,000 RHCs in 45 states located in rural, underserved areas.

- Find additional information about RHCs, visit [Expanding COVID-19 Response in Rural Communities through Rural Health Clinics | Official web site of the U.S. Health Resources and Services Administration \(hrsa.gov\)](#)

Rural Hospitals

More than half of all hospitals in the United States are in rural areas. Rural hospitals serve individuals living in rural areas.

- Find additional information about rural hospitals, visit [Rural Hospital Programs | HRSA](#)

Veterans, Military Service Members, and Military Families

Veterans Affairs Health Care

Veterans enrolled in the Veterans Affairs (VA) Health Care System can access primary and specialty care appointments, including those to cardiologists, gynecologists, and mental health



providers). In addition, veterans enrolled in VA health care can also access VA health care services like home health care, and you can get medical equipment, prosthetics, and prescriptions. Veterans with Long COVID and those with health needs related to the longer-term impact of the pandemic may access health services through the VA Health Care System.

- Find out more about eligibility for VA health care and learn how to apply for these benefits by calling Health benefits hotline at (877) 222-VETS or (877) 222-8387
- Find more information about VA health care services, visit [VA Health Care | Veterans Affairs \(va.gov\)](https://www.va.gov/health-care/)
- Find a VA service provider near you, visit [Find VA Locations | Veterans Affairs \(va.gov\)](https://www.va.gov/locations/)

Military Health System and TRICARE

The Department of Defense provides treatment and care to Military Health System beneficiaries through TRICARE. TRICARE is the health care program for eligible uniformed service members, retirees, and their families around the world. TRICARE provides comprehensive coverage to all beneficiaries, and most TRICARE health plans meet the requirements for minimum essential coverage under the Affordable Care Act. Depending on their plan type, TRICARE beneficiaries, including those with persistent Long COVID symptoms may be able to access care through military medical treatment facilities (MTFs) or through the community network.

- Patients concerned about prolonged symptoms or symptoms associated with Long COVID, any non-COVID-19 symptoms, or other health questions may call the Military Health System Nurse Advice Line at 1 (800) TRICARE or 1 (800) 874-2273 and select option 1
- Find military treatment facilities and TRICARE providers close to you, visit [Find a Military Hospital or Clinic | TRICARE \(www.tricare.mil\)](https://www.tricare.mil/locations/)
- Find a network or non-network provider, visit [Find a Doctor | TRICARE \(www.tricare.mil\)](https://www.tricare.mil/providers/)

Tribal Communities

Indian Health Service

If you are an American Indian or Alaska Native (AI/AN) person affected by any longer-term consequences of COVID-19, the Indian Health Service (IHS) supports a comprehensive health service delivery system through a series of Federal, Tribal, and Urban Indian Organization programs. The IHS offers primary care, mental health, substance use treatment, emergency services, and hospital care, although the range of services may vary by location. AI/AN persons with Long COVID and those with health needs related to the longer-term impact of the pandemic may seek primary health services at IHS.



- Find a health center near you, visit [Find Health Care | Indian Health Service \(IHS.gov\)](#)

Indian Health Service Community Health Representative Program

The Community Health Representative (CHR) Program is a culturally oriented and tailored concept for providing health care, health promotion, and disease prevention services. CHRs are frontline public health workers who are trusted members of the community with a close understanding of the community, language, and traditions. They assist by increasing health knowledge of patients and communities through a broad range of activities, such as transportation to health visits, outreach, community education, informal counseling, social support, and advocacy.

- Learn more about the CHR program, visit [Community Health Representative | Indian Health Service \(IHS\)](#)

Indian Health Service Pharmacy Program

The Indian Health Service Pharmacy Program serves as an integral part of a comprehensive, community-based, health care delivery system. Pharmacy services are patient-centered and are directed toward optimal patient care outcomes, health promotion, and disease prevention.

- Learn more about the Pharmacy Program, visit [Pharmacy Program | Division of Clinical and Community Services \(ihs.gov\)](#)
- For information on Pharmacy Expanding Vaccine Access, visit [Pharmacy Expanding Vaccine Access \(PEVA\) | Commissioned Corps of the U.S. Public Service \(dcp.psc.gov/OSG/pharmacy\)](#)

Indian Health Service Division of Behavioral Health

The Indian Health Service Division of Behavioral Health (DBH) serves as the primary source of national advocacy, policy development, management, administration of mental health, alcohol and substance use challenges, and family violence prevention programs for AI/AN people. Working in partnership with Tribes, Tribal organizations, and Urban Indian health organizations, DBH coordinates national efforts to share knowledge and build capacity through the development and implementation of evidence-based, practice-based and culturally-based activities in Indian Country. DBH also established Long-Term COVID resources to develop a DBH IHS planning document of long-term recovery and resilience from mental and behavioral impacts of COVID-19.

- Learn more about DBH, visit [Division of Behavioral Health | Indian Health Service \(IHS\)](#)



Indian Health Service Telehealth Resources

Indian Health Service offers telehealth services to help achieve the mission of raising the physical, mental, social, and spiritual health of AI/AN people to the highest level. IHS telehealth services support and promote long-distance clinical health care, patient and professional health-related education, and public health and health administration. Using telehealth brings specialty care locally to the AI/AN population including patients affected by any longer-term consequences of COVID-19.

- Learn more about the IHS Telehealth resources, visit [Telehealth | IHS \(ihs.gov\)](https://www.ihs.gov/telehealth)

The Indian Health Service Teleophthalmology Program

Established in 2000, this program uses telemedicine technology to provide high-quality, cost-effective, annual diabetic eye exams to AI/AN people.

- Learn more about the Teleophthalmology Program, visit [Joslin Vision Network Teleophthalmology Program | IHS \(ihs.gov\)](https://www.ihs.gov/teleophthalmology)
- Find a list of sites, visit [List of Facilities \(ihs.gov\)](https://www.ihs.gov/teleophthalmology)

The Indian Health Service Telebehavioral Health Program

Provides direct, ongoing care via televideo to patients of all ages at IHS, Tribal, and Urban Indian operated facilities across the country. Current clinical services include: Adult Psychiatry; Addictions Psychiatry; Geriatric Psychiatry; Child and Adolescent Psychiatry; Adult Therapy; Family, Couples, and Group Therapy; Child and Adolescent Therapy; and Trauma and PTSD Therapy.

- Learn more about the Telebehavioral Health Program, visit [IHS Telebehavioral Health Center of Excellence \(TBHCE\)](https://www.ihs.gov/telebehavioral-health)
- Find a list of TBHCE sites, visit [Current TBHCE Sites | Telebehavioral Health \(ihs.gov\)](https://www.ihs.gov/telebehavioral-health)

Tribal Employer Health Insurance via the Federal Employees Health Benefits Program

Health insurance coverage through the Federal Employees Health Benefits Program (FEHB) can be purchased by Tribes or tribal organizations carrying out programs under the Indian Self-Determination and Education Assistance Act (ISDEAA) or the Tribally Controlled Schools Act of 1988 (TCSA) (25 U.S.C. 2501 et seq.), and urban Indian organizations carrying out programs under Title V of the Indian Health Care Improvement Act (IHCIA). It can be offered to eligible employees and their family members. The plans offer comprehensive benefits that include inpatient, outpatient, office-based care, pharmacy services, and telehealth. Similar to FEHB coverage for federal employees, retirees, and their families, there are not health plan restrictions in coverage for Long COVID.



- Learn more about Tribal Employee Health Insurance by visiting [Tribal Employers \(opm.gov\)](https://www.opm.gov).
- Find a Quick Guide to FEHB for Tribal Employees, visit [Quick Guide to FEHB for Tribal Employees \(opm.gov\)](https://www.opm.gov)

Home Medical Equipment

Home Medical Equipment

Health insurance may cover a range of home medical equipment (sometimes known as durable medical equipment). Home medical equipment includes, but is not limited to oxygen equipment, crutches, home infusion pumps and supplies, nebulizers, wheelchairs, and walkers. Check with your health insurance to see if it covers home medical equipment if needed.

- See the ***Health Care Coverage and Access*** section for more information.

Telehealth and Long COVID

Health and Human Services Telehealth Guidance for Patients

Telehealth has been extended across many health programs. It is safe, convenient, and more cost-effective for patients who may have mobility and transportation concerns that make getting to the office difficult. However, for people experiencing Long COVID, including older adults, people with limited English proficiency, and people with low digital literacy, there may be accessibility issues.

- For more information on HHS Telehealth Guidance, visit [For Patients | Telehealth \(telehealth.hhs.gov\)](https://www.telehealth.hhs.gov)
- For information about accessibility, visit [Improving Access to Telehealth | \(Telehealth.hhs.gov\)](https://www.telehealth.hhs.gov)
- See telehealth resources for specific populations such as tribal communities within the ***Health Care Coverage and Access*** section

Long COVID Study Enrollment

Innovative Support for Patients with SARS-CoV-2 Infections

A Centers for Disease Control and Prevention funded study called the Innovative Support for Patients with SARS-CoV-2 Infections (INSPIRE) will describe and increase our understanding of the longer-term effects of COVID-19 infection. Participants will be asked to describe how they are feeling by completing online surveys and sharing their medical information through a secure, confidential, cloud-based personal health platform.



- Learn more about how you can be involved in INSPIRE, visit [Covid Inspire](#)

Researching COVID to Enhance Recovery Initiative

The Researching COVID to Enhance Recovery (RECOVER) Initiative at the National Institutes of Health (NIH) is a major study to improve the understanding of and ability to predict, treat, and prevent Long COVID. RECOVER is a patient-centered study of national scale with inclusive diverse participation and community and patient engagement. It includes longitudinal observational studies across the lifespan, ancillary clinical studies leveraging cohort data and specimens, clinical trials, a patient registry, pathobiology studies, a mobile health platform, and electronic health record studies. Studies include children, adults, and pregnant people.

- Learn more about how you can be involved in RECOVER, visit [About the Initiative | RECOVER COVID \(RecoverCOVID.org\)](#)

Visit the full [Services and Supports for Longer-Term Impacts of COVID-19 Report](#).