



Coronavirus (COVID-19)

Coronavirus (COVID-19) is a rapidly emerging disease that has infected over four million people around the world; as of May 13, the U.S counted over one million cases across all 50 states, Washington, D.C., Puerto Rico, Guam, the Northern Mariana Islands, and the US Virgin Islands. Much remains unknown about the disease and how it spreads, however the Centers for Disease Control and Prevention (CDC) warns that older adults and anyone with underlying health issues face increased risk of developing more severe cases of COVID-19.

It is critical for these high-risk communities, including those living with spinal cord injuries, to monitor for symptoms and follow recommended preventative measures in order to reduce exposure.

Be Aware of Symptoms:

Symptoms of COVID-19 include:

- Fever
- Cough
- Shortness of breath

If you experience any of these symptoms, seek medical attention immediately.

How to Reduce Risk of Infection:

- Wash hands frequently with warm water and soap for at least 20 seconds. A demonstration of effective hand-washing as recommended by the World Health Organization can be viewed [here](#). If soap and water aren't available, use an alcohol-based sanitizer.
- Do not touch your eyes, nose and mouth.
- Ask caregivers to wash hands as soon as they arrive at your home and before touching or feeding you.
- Avoid crowds and busy public spaces as much as possible; postpone all air travel and vacation cruises until the CDC indicates the virus has run its course.
- Try to stay at least three feet from anyone sneezing or coughing.
- If family members become sick, have them move to a separate room, if possible, while they recover to limit your exposure to the disease.
- Regularly clean and disinfect countertops, doorknobs and any frequently touched objects (including phone, keyboards and touch screens.)

How to Prepare for COVID-19 Outbreaks in Your Community

- Stock up on medications and important household items, including medical supplies, pantry staples and pet food, so you can limit public outings during a local outbreak.
- Arrange for back-up care in case a primary caregiver or attendant becomes sick.
- Arrange for back-up transportation in case your local provider is affected.

Insurance and COVID-19: What to Know:

Testing

- Medicare Part B covers coronavirus testing when ordered by a doctor or health care provider, effective February 4, 2020. For more information, visit [Medicare.gov](https://www.medicare.gov).
- The Families First Coronavirus Response Act, passed by Congress on March 18, 2020, requires Medicaid, Medicare and most private insurance companies to provide free coronavirus testing and waive any co-pay fees or deductibles. The law mandates coverage of services, including doctor’s office, urgent care, telehealth or emergency room visits, related to administering or determining the need for a test. Not everyone will need to be tested, but take time to prepare, just in case: Research your individual insurance plan to understand if there is a specific in-network provider or testing site you would need to use to avoid surprise charges.
- If you don’t have insurance, you are still eligible for free testing. The law includes emergency funding to directly reimburse doctors and medical facilities for tests and test-related services performed on anyone who is uninsured. An increase to Medicaid funding also gives states the option to cover uninsured residents and temporarily enroll them in the program in order to be tested.

The law mandates free testing – **not free treatment** – for COVID-19. Treatment costs will vary depending on individual coverage plans.

Insurance Expansion and Changes

- As of March 24, the outbreak had prompted Washington, Colorado, California, Connecticut, Maryland, Massachusetts, Nevada, Rhode Island, Vermont, New York and Washington, D.C to open special enrollment periods under the Affordable Care Act for people who are currently without insurance.

These states run their own exchanges. As of March 24, the federal government had not announced any new enrollment expansion periods for the markets it manages in 32 states.

- Both Medicaid and Medicare are making changes in response to COVID-19, including:

In order to continue provide Medicaid services and supports for people who are quarantined and already meeting an institutional level of care, states (using the authority outlined under Section 1915 (c)Appendix K regarding action in emergencies,) can authorize healthy family members living in the home to serve as a provider and receive funding as a “live in caregiver.” Home-delivered meals, such as Meals on Wheels, could also be added to provide one meal per day to the individual. In addition, other services could be added, including private duty nursing, and payment rates could be increased to offset the increased health risk to providers and appeal to a larger provider pool.

Medicare has temporarily expanded its coverage of telehealth services to help people access doctors and other health providers (including nurse practitioners, clinical psychologists and licensed clinical social workers) without having to go to a doctor’s office or hospital and risk exposure to COVID-19. Specific services available remotely include evaluation and management visits, mental health counseling and preventive health screenings.

For more comprehensive information and updates about changes to these programs during the outbreak, please visit [Medicaid's COVID-19 Frequently Asked Questions](#) and the [Medicare and Coronavirus webpage](#).

Additional Resources

Resources on Coronavirus Related to People with Disabilities:

[AAHD: Wheelchair Users and Assistive Technology: Precautions for COVID-19](#)

[ACL: What Do Older Adults and People with Disabilities Need to Know](#)

[American Heart Association: Coronavirus Precautions for Patients and Others Facing Higher Risks](#)

[Christopher & Dana Reeve Foundation: Early Days: How COVID-19 is Changing Life for People Living with Paralysis](#)

[Christopher & Dana Reeve Foundation webinar: Nurse Linda on COVID-19](#)

[Christopher & Dana Reeve Foundation: SCI, Flu and Coronavirus](#)

[Equal Employment Opportunity Commission: What You Should Know About COVID-19 and the ADA, the Rehabilitation Act, and Other EEO Laws](#)

[Forbes: 5 Things to Know About Coronavirus and People with Disabilities](#)

[Multiple Sclerosis Association of America: MS and Coronavirus](#)

[Siegel Rare Neuroimmune Association: COVID-19 and Rare Neuroimmune Disorders](#)

[STAT News Breakdown of Coronavirus Risk Factors by Demographics](#)

[University of Montana Rural Institute fact sheet titled How Will the COVID-19 Recession Impact People Living with Disabilities in Rural America?](#)

Resources on Coronavirus Related to Caregivers/PCAs:

[Caregiver Action Network: Tips for Family Caregivers and COVID-19](#)

[Josh Basile Facebook Page: Video on How PCAs Should Disinfect Themselves When Entering Your Home](#)

Resources on Coronavirus for Military and Veteran Personnel and Caregivers

[AARP: "Lessons from Military Caregivers Amid Coronavirus"](#) by Lee Woodruff

[COVID-19 Hidden Heroes Resource Hub](#), The Elizabeth Dole Foundation offers a dedicated webpage with the most up-to-date information for military and veteran caregivers.

[COVID-19 Tips for Military and Veteran Caregivers](#)

[10 Things You Need to Know About the Coronavirus](#)

[Paralyzed Veterans of America: COVID Resources](#)

[Paralyzed Veterans of America: Emergency Checklist](#)

[Veterans Administration: Coronavirus FAQs: What Veterans Need to Know](#)

Resources on Coronavirus for Children:

[Coronavirus: A Book for Children](#) (Free downloadable PDF from publisher Nosy Crow)

[A Kids Book About COVID-19](#) Free downloadable book for kids, written by Malia Jones who is a social epidemiologist, that focuses on facts like hand washing, how a virus works, how germs spread, and how we can work together. Also available in Spanish.

Time for Kids is for children in K-6th grade and has several articles on COVID-19 by grade level, and [their digital library](#) is free for the rest of the 2019-2020 school year.

Resources on Coronavirus in General:

[CDC Coronavirus Factsheet](#)

[CDC Coronavirus Updates](#)

[Center for Medicare and Medicaid: Coverage and Benefits Related to COVID-19 for Medicaid and CHIP](#)

Food and Drug Administration: Coronavirus Resources for Patients

National Governors Association: Coronavirus: What You Need to Know

National Institutes of Health: Coronavirus Disease 2019 (COVID-19) Treatment Guidelines

World Health Organization Recommendations

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