

Medicare Minute Script – April 2026

Medicare Telehealth Coverage

Medicare’s telehealth coverage has been expanded to allow more people to access care at home. Let’s learn about what you can expect now and into the future with Medicare’s telehealth coverage.

Point 1: Define telehealth.

Telehealth includes certain services that you receive from a health care provider outside of an in-person office visit. A telehealth service is a full visit with a provider using telephone or video technology that allows for both audio and video communication. It is different from a virtual check-in or health portal messages. Some examples of Medicare-covered telehealth benefits include lab test result consultations, prescription management, health screenings, and visits to evaluate urgent care issues like colds or coughs.

Point 2: Understand past telehealth coverage.

To understand what Medicare telehealth coverage is now, it’s helpful to know what telehealth coverage was like before the COVID-19 Public Health Emergency. Medicare telehealth coverage was very limited. Telehealth services were generally only covered in rural areas. You would still have to go to a specific “originating site” to receive the telehealth. So, you probably couldn’t be at home getting telehealth. You’d likely have to go to a different medical office or clinic. Telehealth was generally only covered if it was provided via interactive, two-way audio and video technology. And it was limited to certain providers.

Point 3: Understand current telehealth coverage and future changes we might expect.

Telehealth services are covered for all beneficiaries in any geographic area, and you can receive these services in your own home. Also, any health care professional that is eligible to bill Medicare can provide and bill for telehealth services. This means you can access telehealth from more providers, like physical therapists or speech language pathologists. Additionally, telehealth could be delivered using audio only sometimes, so not audio and video. And can be provided by any health care professional that is eligible to bill Medicare. These flexibilities have been set to expire, but then extended, multiple times over the last few years. Most recently these flexibilities have been extended through December 31, 2027.

Point 4: Understand remote patient monitoring and be cautious of potential scams.

Remote patient monitoring allows your doctor or health care provider to monitor parts of your health from your home using medical devices such as scales, glucose monitors, and blood pressure cuffs. When medically necessary and properly managed, remote patient monitoring can support ongoing care, help manage chronic conditions, and reduce the need for in-person visits.

However, not all remote patient monitoring offers are appropriate, medically necessary, or legitimate. Some companies may try to enroll you in services or send devices that are not medically necessary, not clearly

explained, or billed without your full understanding or consent. These offers may come through phone calls, internet ads, or television promotions. To protect yourself, it’s important to confirm that any remote patient monitoring service is recommended by your trusted doctor or health care provider, and that you understand how it works and how it will be billed.

Look out for the following potential scam warning signs:

- You see charges on your Medicare statements for remote monitoring you didn’t need, get, or agree to.
- You are offered a “free” device, like a smartwatch to track your daily steps, in exchange for your Medicare number.
- Your doctor’s office calls to ask how you are doing and later, you notice they billed the phone call to Medicare as a remote patient monitoring service.

Take Action:

1. Speak with your doctor or other health care provider to learn about the telehealth and remote patient monitoring services they offer and if they may be appropriate for your health care needs.
2. Contact your State Health Insurance Assistance Program (SHIP) if you have questions about Medicare’s telehealth coverage.
3. Contact your SMP if you think you have experienced potential Medicare fraud, abuse, or errors.
4. Contact your Medicare Advantage plan if you have questions about its coverage and costs related to telehealth services.

Local -SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: 800-247-4422 SHIP email: idahoshiba@doi.idaho.gov SHIP website: shiba.idaho.gov	SMP toll-free: 800-247-4422 SMP email: idahoshiba@doi.idaho.gov SMP website: Medicare Fraud Prevention - Idaho Commission on Aging
To find a SHIP in another state: Call 877-839-2675 and say “Medicare” when prompted or visit www.shiphelp.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

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SHIP Technical Assistance Center: 877-839-2675 | www.shiphelp.org | info@shiphelp.org

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