



## COMMON QUESTIONS AND ANSWERS ABOUT COVID-19 FOR OLDER ADULTS AND PEOPLE WITH CHRONIC HEALTH CONDITIONS

*This resource will be updated periodically to reflect new information about COVID-19 as it becomes available (latest update: 5/1/2020).*

According to the [United States Centers for Disease Control and Prevention](#) (CDC), coronaviruses are a large family of viruses that are common in humans and can cause illnesses ranging from mild respiratory infections like the common cold to serious illnesses, such as pneumonia or Severe Acute Respiratory Syndrome (SARS). The novel coronavirus (COVID-19) has now been detected in more than 100 countries, including the U.S.

### WHY ARE OLDER ADULTS AND PEOPLE WITH CHRONIC HEALTH CONDITIONS AT HIGHER RISK?

Older adults and people who have chronic medical conditions including heart disease, lung disease, diabetes, cancer, and hypertension are at higher risk for more serious COVID-19 illness and death. This is because our immune systems grow weaker as we age, which makes it more challenging for older adults to fight off infectious diseases. Chronic diseases are more common with age, can compromise the immune system, and make people more vulnerable to serious complications. ***Because of the rapid spread of COVID-19, the CDC recently issued a warning for people who are at the highest risk for serious illness from the virus. It is imperative older adults and others who are at high risk heed the advice of the CDC.***

### WHAT ARE THE SYMPTOMS OF COVID-19 AND HOW IS IT DIFFERENT FROM FLU AND ALLERGIES?

The main symptoms of COVID-19, which may appear between 2 to 14 days after exposure, can include: fever, cough, difficulty breathing or shortness of breath, chills, repeated shaking with chills, muscle pain, headache, sore throat, and new loss of taste or smell. Not everyone with COVID-19 will experience symptoms, or they may be mild enough that they are dismissed, but they can still be contagious. These symptoms can also seem similar to flu and seasonal allergies but [there are some differences](#).

## **WHEN SHOULD I CALL A HEALTHCARE PROFESSIONAL?**

It is important to call a healthcare professional as soon as possible if you think you may have been exposed to COVID-19 and begin to develop symptoms. It is important to call first, so that the clinic or hospital can prepare and prevent the spread of infection.

## **HOW DO THEY TEST FOR COVID-19?**

To diagnose a potential case, healthcare professionals may run tests to rule out influenza and other common infections. Not all healthcare facilities are able to test for COVID-19 at this time. The test involves swabbing the nose and throat, and taking samples of any saliva and mucus that is coughed up. They may also draw blood.

## **WILL I HAVE TO PAY FOR TESTING?**

The Centers for Medicare and Medicaid Services (CMS) is taking important steps to [waive cost-sharing for COVID-19](#)-related testing and treatment to ensure all patients who need it have access to care. Medicare and Medicare Advantage Plans will cover lab tests for COVID-19 with no out-of-pocket costs, any necessary hospital care, and telehealth services including virtual check-ins and full visits for those living in rural areas.

## **HOW CAN I BEST PROTECT MYSELF?**

COVID-19 is thought to spread mainly between people in close contact with one another through respiratory droplets from coughs or sneezes. It may also be transmitted when you touch a surface or object with the virus on it, then touch your mouth, nose, or eyes.

It is important to avoid people who may be infected. Older adults and those with underlying health conditions that can put them at increased risk should stay home to avoid being around others. Nursing homes and retirement and long-term care facilities should halt social visits. The White House advises that all individuals avoid:

- Gatherings of more than 10 people
- Non-essential air travel, and
- Cruise ships (Note that major cruise lines have suspended trips and others are restricting passengers over the age of 70)

For older adults and adults with underlying health conditions, the CDC advises taking extra measures to put distance between yourself and others including:

- Staying home whenever possible
- Considering ways to get food, medicines, and essentials delivered to your home.

This is an important advisory to follow, because there is currently no vaccine available to prevent COVID-19 and no specific antiviral medication to treat it. ***The best way to prevent illness is to avoid being exposed to the virus.***

Proper handwashing is also imperative to preventing COVID-19 infection and spread. Wash your hands often with soap and water for at least 20 seconds, especially after blowing your nose, coughing, sneezing, or being in a public place. If soap and water are not available, use a hand sanitizer that contains at least 60 percent alcohol. As much as possible, avoid handshaking and touching high-traffic surfaces in public places—for example, elevator buttons, door handles, handrails, or counters. Use a tissue or your sleeve to cover your hand or finger if you must touch something. Avoid touching your face, nose, eyes, etc.

Although there is no vaccine available to prevent COVID-19 at this time, you should still ensure that you and your family's vaccinations are up to date, including influenza (flu) and pneumococcal (pneumonia) vaccines. This will help reduce the pressure on the healthcare system by reducing vaccine-preventable disease.

To prevent the spread of the virus, it is important to stay home and avoid crowds. If you do need to go out in public, practice social distancing (stay at least 6 feet apart) and wear a simple cloth face covering to help prevent the spread of the disease to others. Cloth masks can keep people from spreading the virus through talking, coughing, or sneezing, even those who do not realize they are carrying the disease. Studies are finding that people can spread coronavirus before they have symptoms, or if they are infected but never develop symptoms (a significant number of cases). Surgical masks and N-95 respirators should not be used by the general public, as they are in short supply and should be used only by healthcare workers and caregivers who are taking care of infected individuals in close settings (at home or in a healthcare facility). The U.S. Surgeon General Dr. Jerome Adams demonstrates how to easily make a simple cloth face covering in [this brief video](#).

## **HOW CAN I PREPARE TO BE AT HOME FOR AN EXTENDED PERIOD OF TIME?**

Here are some simple ways to prepare to remain at home for an extended period:

### ***Getting Medicines and Medical Supplies***

Ask your physician or local pharmacy if ordering your medicines online is an option. Many online pharmacies (including national chains) will fill valid prescriptions and ship them directly to your door allowing you to avoid going to the pharmacy in person. CMS

is also working with private plans to waive prescription drug refill limits and to relax restrictions on home or mail delivery of prescription drugs. However, only order from a reputable online pharmacy. The [United States Food and Drug Administration](#) (FDA) warns consumers about rogue online pharmacies that claim to sell prescription medicines at deeply discounted prices. Read the FDA warning [here](#). If you have questions, call a healthcare professional. Also, be sure you have over-the-counter medicines and medical supplies (fever reducers, tissues, hydrating beverages, etc.) to treat fever and other symptoms.

### **Ordering Groceries**

Have enough basic household items and groceries on hand so you are prepared to stay at home for an extended period of time. Most major grocery chains have made it possible to order groceries online and have them delivered to your door within hours or days. Check the websites of local or national grocery stores that may allow you to select your items online and then arrange for shipping. Keep in mind, however, that many of these services are experiencing delays due to the high volume of people choosing the safety of online ordering rather than in-person shopping. This means you will need to plan ahead – perhaps even a week or two in advance. If you have questions or concerns about the delivery timeline, speak to a customer service representative. Additionally, don't be afraid to ask your friends, family, and/or neighbors to add a few of your desired items to their own online grocery order!

If you must go out for groceries, try to find a local grocery store that offers hours just for older adults. Most of these hours are earlier in the day and offer a chance for older adults to shop without as much exposure. Many local authorities are now requiring people to wear face coverings or masks when they are out in public as a way of preventing further spread of the virus. Remember to cover your nose and mouth with a face covering, stay vigilant with handwashing and avoid touching your eyes, mouth, and nose since the coronavirus can remain on some surfaces for hours and in some cases, days.

### **HOW CAN I HELP LOVED ONES AT RISK?**

Everyone has a role to play in reducing community spread. The same recommendations for people at risk should be adhered to by everyone to help protect the more vulnerable in our communities. Businesses, schools, and local and federal government should all work together to mitigate community spread of COVID-19 and help protect older adults and those with pre-existing medical conditions.

If you are a caregiver for someone in a long-term care facility, respect their rules on who can come and go, ask about the health of the other residents frequently, and know the plan if there is an outbreak.

If your loved ones live alone, check on them frequently and find out what services your local [Area Agency on Aging](#) offers.

## **WHAT SHOULD I DO IF I GET SICK?**

If you do get sick, first call a healthcare professional. Unless you need immediate medical care, you should stay at home to avoid spreading your illness. Stay in touch with others by phone or email. You may need to ask for help from friends, family, neighbors, community health workers, and others if you become sick. Determine who can provide you with care if your caregiver gets sick. If you or a loved one needs help, contact your local public health department to connect with caregiving services.

If you develop *emergency warning signs* for COVID-19, call 9-1-1 and get medical attention immediately. In adults, emergency warning signs include:

- Difficulty breathing or shortness of breath,
- Persistent pain or pressure in the chest,
- New confusion or inability to arouse, and/or
- Bluish lips or face

## **WHAT ARE OTHER RELIABLE RESOURCES FOR THE MOST UP-TO-DATE INFORMATION?**

- Administration for Community Living at [www.acl.gov/COVID-19](http://www.acl.gov/COVID-19)
- United States Centers for Disease Control and Prevention at [www.coronavirus.gov](http://www.coronavirus.gov)
- World Health Organization at [www.who.int](http://www.who.int)

## **ADDITIONAL INFORMATION FROM ALLIANCE FOR AGING RESEARCH:**

### **HOW CAN I COPE WITH THE STRESS OF THIS OUTBREAK?**

Many people are understandably feeling anxious right now. It's important to take care of your mental health and to know the signs of stress so you can help yourself or loved ones during this difficult time. The CDC has guidance on managing anxiety and stress and this resource from the World Health Organization covers mental health considerations during the COVID-19 outbreak.

## **HAVE YOU CONSIDERED ADVANCE CARE PLANNING?**

Advance care planning involves having discussions with loved ones and care providers and making decisions about your healthcare wishes and priorities if you are facing a serious illness or medical crisis. Questions to think about and to put in writing are what types of treatment you would or would not want. Additionally, consider identifying the person you choose to speak for you should you be unable to speak for yourself.

Documenting your wishes can be done by completing an advance directive form which lets you share your wishes for treatment and designate your healthcare proxy (sometimes called a healthcare power of attorney). An important part of advance care planning is sharing your decisions with loved ones and going over your wishes with your healthcare proxy. You do not need a lawyer to complete an advance directive. Once you complete your advance directive, you should share copies with your family members and healthcare providers. The National Hospice and Palliative Care Organization (NHPCO), offers state-specific advance directive forms and additional information to help you understand advance care planning and how to talk with your loved one and healthcare provider. See [NHPCO CaringInfo.org](https://www.nhpc.org/caringinfo) for more information.