

# What You Need to Know About COVID-19



## **Q. Will the COVID-19 test be covered by my health plan?**

Yes. We'll cover the FDA-approved test, as well as those currently pending FDA approval, if your doctor recommends it. We're also waiving member fees for testing for our fully insured members — even if the lab is outside our network. For members of self-funded groups where your employer covers the costs of your claims, please check with them about any copay or cost share you might have in or out of network.

## **Q. Once a COVID-19 vaccine is available, will it be covered by my health plan?**

Yes. We'll cover vaccines developed and approved to treat COVID-19 when available. Member cost-sharing may apply based on benefit plan.

## **Q. I'm experiencing a fever, cough or trouble breathing and have been exposed to someone with coronavirus or someone at risk of it. What do I do?**

It's best to take some safety measures. The first step is to stay home and separate yourself from other people or animals as much as possible. That'll help keep germs from spreading until you can get advice from a doctor.

We recommend you call your provider's office and tell them your symptoms. If they think you need to be tested, they can give you instructions where to go and what to do. That'll help keep the risk down of others getting sick. If you don't have a regular doctor, you can call your local health department.

## **Q. I've been exposed to someone with coronavirus but don't have any symptoms. What should I do?**

Since you're not having symptoms but you think you've been exposed, please stay home and call your doctor about next steps. If they think you need to be tested, they can give you instructions where to go and what to do.

## **Q. I have coronavirus symptoms but don't think I've been exposed. What should I do?**

It's best to take some safety measures. The first step is to stay home and separate yourself from other people or animals as much as possible. That'll help keep germs from spreading until you can get advice from a doctor.

We recommend you call your provider's office and tell them your symptoms. If they think you need to be tested, they can give you instructions where to go and what to do. That'll help keep the risk down of others getting sick down. If you don't have a regular doctor, you can call your local health department.

## **Q. Where can I get tested for COVID-19?**

We recommend you call your provider for a list of COVID-19 FDA-approved testing locations. It's better for you to stay home and call them rather than visit their office, to prevent exposure to others.

## **Q. Can I get tested, even if I don't have symptoms, if I've traveled to an area where I might have been exposed?**

Your provider is your best source for advice on whether to get tested. The Tennessee Department of Health, the Centers for Disease Control and Prevention, and the World Health Organization have recommendations on their website, but they may change, as more news becomes available. We'll cover the test as long as your provider recommends it.

## **Q. I've traveled to an area where COVID-19 has spread. Do I need to be quarantined?**

Yes. The CDC recommends a 14-day home quarantine for anyone who may have been exposed. You don't need to go to the ER or the hospital, unless you're having symptoms you think may be life threatening. If you develop typical flu-like symptoms, call your provider about where to go for care.

### **Q. Will my health plan cover treatment of COVID-19?**

Yes. We'll cover any relevant treatment your provider recommends under your usual benefit and cost share. Right now there's no approved treatment or vaccine for COVID-19. But you should get care from your doctor to help relieve symptoms, just as you would with any other viral respiratory infection.

### **Q. Will my health plan cover medical supplies such as masks, gloves and disinfectant?**

No. We don't cover these supplies under your health plan.

### **Q, Will my plan cover a hospital quarantine stays if I've been diagnosed with COVID-19?**

Yes. If your health care providers recommend you be admitted to the hospital and quarantined, we'll cover it under your usual inpatient benefits with the same cost-share.

### **Q. Can I use telehealth services to get care while avoiding possible transmission from the doctor's office?**

Yes. We encourage you to use your telehealth benefits for any of the common conditions that can be treated over the phone. In fact, we're offering members who have our telehealth benefits consultations at no cost to you through PhysicianNow Powered by MDLive® from now through April. 30. This allows you to see a provider without leaving your home during the COVID-19 (coronavirus) health risk. For members of self-funded groups with PhysicianNow where your employer covers the costs of your claims, check with your employer about your copays. **Call 1-888-283-6691 or visit [bcbst.com/member](https://bcbst.com/member) and click Talk With a Doctor Now.**

**Q. Will you waive prescription quantity/supply limits or allow for early refills so I don't have to make multiple trips to the pharmacy and risk exposure?**

Yes. If your pharmacy benefits are covered through BlueCross, we're allowing early refills on most medications, and we also encourage 90-day fills for chronic medications. If you have talked with a health care provider and feel you need an early refill please call the number on the back of your BlueCross Member ID card. Your plan may also have mail order benefits if you don't want to go out to a pharmacy to get your medications.

Some medications such as controlled substances and certain specialty drugs aren't included in this.

**Q. Will I have to get a preauthorization for testing or treatment of COVID-19?**

No. CMS has assigned specific codes your doctor will use to send us claims for testing and treatment related to COVID-19. Those claims will be covered under your usual benefits with the same cost-share.

**Q. Will you waive deductible and/or cost-sharing requirements for costs related to COVID-19 testing or treatment?**

For treatment, no. At this time, treatment of COVID-19 is similar to treatment for other viral respiratory infections, so you'll be responsible for any cost-sharing that's part of your normal health benefits. We're carefully monitoring this situation. If a global disaster is declared, we may make changes as needed.

For testing, we're waiving copays and cost-share for our fully insured members for both in-network and out-of-network providers. For members of self-funded groups (that means your employer covers the costs of your claims), please check with them about your cost share.

## **Here are some tips to keep in mind from the Centers for Disease Control and Prevention.**

- › Stay home except to get medical care, and avoid public transportation, ride-sharing and taxis for those appointments.
- › Separate yourself from other people and animals in your home. Coronavirus can be spread to and from people and animals. Try to stay in one room of the house, away from other people and pets. If it's not possible, wear an N-95 rated mask and avoid contact as much as you can.
- › Call ahead before visiting your doctor. If you have a doctor's appointment, let them know you have or may have coronavirus so they can take steps to keep other people from getting infected. Your doctor will tell you if you should wear a mask or not.
- › Cover your coughs and sneezes. Use a tissue to cover your mouth and nose when you cough or sneeze and throw it away as quickly as you can. Then wash your hands right away with soap and warm water for at least 20 seconds.
- › Wash your hands often. Wash your hands often, even if you're not coughing and sneezing. Soap and warm water is best if you can see that your hands look dirty, but you can also use a 60% to 95% alcohol-based hand sanitizer. Just make sure you cover all the surfaces of your hands and rub them together until they feel dry.
- › Clean high-touch surfaces. Wipe down any counters, tabletops, doorknobs, bathroom fixtures, toilets, phones and other surfaces that get touched a lot. Make sure you're following the instructions on your cleaner labels and that you have good ventilation when you spray them.
- › Protect yourself from flu and pneumonia. Talk with your doctor about any preventive vaccines you need to protect yourself from other common respiratory illnesses.

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination\_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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BlueCross BlueShield of Tennessee is a Qualified Health Plan Issuer in the Health Insurance Marketplace.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Si usted es miembro, llame al número de Servicio de atención a miembros que figura al reverso de su tarjeta de identificación de Miembro o al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث انكز اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالامجان. إذا كنت عضواً، فتصل برقم خدمة الأعضاء الموجود على ظهر بطاقة هوية العضو أو بالرقم 1-800-565-9140 (الهاتف النصي: 1-800-848-0298).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。如果您是會員，請撥打會員 ID 卡背面的會員服務部號碼或 1-800-565-9140 (聽障專線 (TTY) : 1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Nếu quý vị là hội viên, hãy gọi đến số Dịch vụ Hội viên ở mặt sau thẻ ID Hội viên của quý vị hoặc 1-800-565-9140 (TTY: 1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 가입자의 경우, 가입자 ID 카드 뒷면의 가입자 서비스 전화번호 또는 1-800-565-9140(TTY: 1-800-848-0298) 번으로 전화하시기 바랍니다.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes adhérent, appelez le numéro du Service adhérents indiqué au dos de votre carte d'assuré adhérent ou appelez le 1-800-565-9140 (TTY/ATS : 1-800-848-0298).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ຖ້າທ່ານເປັນສະມາຊິກ, ໃຫ້ໂທຫາເບີຂອງຜ່ານບໍລິການສະມາຊິກທີ່ມີຢູ່ດ້ານຫຼັງຂອງ ID ສະມາຊິກຂອງທ່ານ ຫຼື 1-800-565-9140 (TTY: 1-800-848-0298).

ማስታወሻ: የግናገናት ቁጥጥ አገልግሎት ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገዝዙት ተዘጋጅተዋል። አባል ከሆኑ፣ በአባልነት መታወቂያ ጀርባ ላይ በሚገኘው የአባልነት አገልግሎት ቁጥር ወይም በ 1-800-565-9140 (መስማት ለተሳናቸው፣ TTY: 1-800-848-0298) ይደውሉ።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Falls Sie ein Mitglied sind, rufen Sie die Nummer des Mitgliederdienstes auf der Rückseite Ihrer Mitglieds-ID-Karte oder 1-800-565-9140 (TTY: 1-800-848-0298) an.

સુચના: જો તમે ગુજરાતી બોલતા છો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. જો તમે સભ્ય છો, તો તમારા સભ્ય આઈડી કાર્ડની પાછળના સભ્ય સર્વિસ નંબર ઉપર અથવા 1-800-565-9140 (TTY: 1-800-848-0298) પર કોલ કરો.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。会員のお客様は、会員IDカードの裏面に記載の会員サービス番号あるいは1-800-565-9140 (TTY: 1-800-848-0298)まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Kung ikaw ay isang miyembro, tawagan ang numero ng Serbisyo sa Miyembro na nasa likod ng iyong Kard ng ID ng Miyembro o sa 1-800-565-9140 (TTY: 1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। अगर आप सदस्य हैं तो अपने सदस्य आईडी कार्ड के पीछे दिए गए नंबर या 1-800-565-9140 (TTY: 1-800-848-0298) पर सदस्य सेवा नंबर पर फोन करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Если Вы являетесь участником, позвоните в отдел обслуживания участников по номеру, указанному на обратной стороне Вашей идентификационной карты участника, или по номеру 1-800-565-9140 (TTY: 1-800-848-0298).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. در صورتیکه عضو هستید، با شماره خدمات اعضا در پشت کارت شناسایی عضو خود یا 1-800-565-9140 (TTY: 1-800-848-0298) تماس بگیرید.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Si ou se yon manm, rele nimewo Sèvis Manm ki sou do kat ID Manm ou an oswa 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Członkowie mogą dzwonić pod numer działu Member Service podany na odwrocie karty identyfikacyjnej członka lub numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Caso seja membro, ligue para o telefone do serviço de Atendimento ao Membro informado no verso de seu cartão de identificação de membro ou para 1-800-565-9140 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Se è un membro, chiami il numero del Servizio per i membri riportato sul retro della Sua scheda identificativa del membro oppure il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díj baa akó nínizín: Díí saad bee yáńítí'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hólq. Naaltsoos bee ná ha'dít'éego, Naaltsoos Bá Hada'dít'éhígíí ninaaltsoos nit'ízí bee neéhozinígíí bine'déé' Naaltsoos Bá Hada'dít'éhígíí Bee Áka'anída'awo'í bibéesh bee hane'í biká'ígíí bee hodilnih doodago 1-800-565-9140 (Doo Adinits'agóogo q TTY: 1-800-848-0298) bee hodilnih.



# Six ways to stop the spread of germs



Wash your hands often with soap and water



Cover your cough or sneeze with a tissue



Avoid touching your face



Clean and disinfect high-use objects and surfaces



Avoid close contact with people who are sick



Stay home when you're sick, except to get medical care

**Learn more on [bcbst.com](http://bcbst.com)**

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