WHAT YOU NEED TO KNOW ABOUT YOUR HEALTH COVERAGE

The Office of Group Benefits (OGB) is closely monitoring the spread of the coronavirus (COVID-19) and how it could impact our members. OGB has asked each of the health plan vendors to provide us with their contingency plans regarding care and coverage they may need should they contract the disease.

Fever? Stomach bug? Rash? Skip the waiting room and get treated anywhere, anytime – now at no cost – with BlueCare!

BlueCare is Blue Cross and Blue Shield of Louisiana’s telehealth service for 24/7 online visits with U.S.-trained, board-certified physicians.

Effective March 16, Blue Cross will pay all claims associated with BlueCare online visits. This means all Blue Cross customers and any dependents covered on their plans can use BlueCare at no cost.

During this time, as everyone is focused on their health needs, Blue Cross wants to make it as easy as possible for our customers to get the care they need. BlueCare is an effective option to treat routine, non-emergency health needs like colds, bladder infections, allergies, rashes, pink eye and vomiting/diarrhea without having to go somewhere for care. Letting customers get care for these types of conditions remotely will minimize foot traffic in doctor's offices, clinics and hospitals. BlueCare is also a good option for people who feel too ill to leave home or want to consult with a healthcare provider without going somewhere in person. Members can also use a $0 BlueCare visit to get prescriptions or refills for most drugs.

With no charge, BlueCare is a better option for care than ER or urgent care visits. BlueCare is available in all 50 states and works on any device with internet and a camera, like a smartphone, laptop, tablet or computer.

To create a BlueCare account, Blue Cross customers can go to www.BlueCareLA.com or get the “BlueCare” (one word) app for Android and Apple devices. Once they’ve created an account, they can simply log in when they need to have an online doctor’s visit. If customers already have a BlueCare account, they can use the same log in and password they already set up during registration.

Additionally, Blue Cross and Blue Shield of Louisiana and HMO Louisiana (Blue Advantage) will follow CDC, federal and state recommendations regarding the coronavirus, and will:

- Waive prior authorizations for diagnostic tests and for covered services that are medically necessary and consistent with CDC guidance if diagnosed with COVID-19.

- Cover the full cost of medically necessary diagnostic tests that are consistent with CDC guidance related to the COVID-19.

- Increase access to prescription medications by waiving early medication refill limits on 30-day prescription maintenance medications (consistent with member’s benefit plan) and/or encouraging members to use 90-day mail order benefit.


For more information about what Blue Cross is doing for COVID-19, visit www.bcbsla.com/covid19.

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MedImpact and VibrantRx’s clinical experts and operations team have been closely following developments related to the Coronavirus (COVID-19) and are implementing several measures to support our clients over the coming weeks and months.

Customers who would like to provide additional flexibility and support to their members during this time, we are making the following services available:

- Remove early refill limits to make it easier for members to have necessary medications on hand;
- Implement a zero-dollar copay tier for all COVID-19 related products determined by the plan; and
- Provide backup call center support to help clients manage increased call volumes.

The health and well-being of your members remains our top concern. VibrantRx will implement Emergency Preparedness overrides on Refill Too Soon Edit and Accumulated Quantity edits for all VibrantRx HQs. CMS requires Medicare plans to facilitate member access to care during an emergency. The Centers for Disease Control and Prevention (CDC) also recommends keeping extra necessary medications on hand to prepare for an outbreak.

When drugs become available to treat or prevent COVID-19, VibrantRx will review applicable prior authorization requirements at that time. If a vaccine becomes available for COVID-19, Medicare Part D will cover the vaccine under current law.

These Emergency Preparedness overrides will remain in effect for 30 days. Our Compliance team will be closely monitoring developments related to this emergency and will apprise you of any updates related to your Part D members.

Humana will waive out-of-pocket costs associated with testing for COVID-19 for patients who meet CDC guidelines at approved laboratory locations. The CDC continues to offer free testing for coronavirus.

Additionally, Humana is making the following resources available to its members:

- **Telemedicine costs waived for all urgent care needs for next 90 days** – To help reduce the risk of infection and spread of disease, Humana is encouraging members to use telemedicine (e.g., video chat) as a first line of defense for all urgent care needs. The company will waive costs for telemedicine visits for urgent care needs for the next 90 days.

- **Early prescription refills allowed for next 30 days** – The company is allowing early refills on prescription medicines so members can prepare for extended supply needs—an extra 30- or 90-day supply as appropriate.

- **Member support line available** – Humana has trained a specialized group of call center employees to help support members with specific coronavirus questions and concerns, including live assistance with telemedicine. Members can call Humana’s toll-free customer support line, which can be found on the back of their member I.D. card, to be connected to this dedicated team of professionals.
Vantage Health Plan (Medical Home HMO and Medicare Advantage) will follow CDC, federal and state recommendations regarding the coronavirus, and will:

1. Cover medically necessary diagnostic tests that are consistent with CDC guidance related to the COVID-19;

2. Streamline approvals for any prior authorization requirements for services related to the care of patients with COVID-19 so that these requirements are not a barrier to timely care. In addition, clinical staff will be available to address any inquiries;

3. Increase access to prescription medications by waiving early medication refill limits on 30-day prescription maintenance medications (consistent with the member’s benefit plan) and/or encouraging members to use their 90-day mail order benefit; and

4. Expand access to telehealth providers and will continue to offer a 24-hour nurse/provider hot-line. Vantage will waive members' copays for telehealth visits.

Peoples Health is taking action to ensure Peoples Health plan members affected by COVID-19 have the support and resources they need.

Our top priority is the health and wellbeing of our members. As the situation continues to evolve, Peoples Health is committed to adapting and supporting those we serve.

**Actions to support Peoples Health plan members:**

- Peoples Health will waive member cost sharing, including copays, coinsurance and deductibles, for COVID-19 diagnostic testing in accordance with CDC guidelines for all Peoples Health plan members.

- Peoples Health plan members who feel like they may have been exposed to COVID-19 should immediately contact their primary care provider for guidance. Advance telephone calls are highly recommended to ensure safe and proper patient handling.

- Eligible Peoples Health plan members needing help obtaining an early prescription refill can contact OptumRx customer service at (877) 889-6358 or (800) 788-4863.

- We encourage people to stay informed by visiting the CDC website.

- If individuals have travel plans, be sure to check out the CDC's travel advisories, including the recently released CDC travel guidance for older Americans, people with underlying health concerns and all people planning cruise ship travel.
Catapult Health is closely monitoring daily developments concerning COVID-19 and has put stringent protocols in place for the protection and empowerment of your checkup participants, and will adjust our approach as needed to ensure safety for all.

Catapult is working to reschedule all clinics that have been canceled due to COVID-19 restrictions. Members who had an appointment scheduled will receive an email communication from Catapult regarding the new clinic date.

For clinics that are still being held, the following protocols have been put in place, effective March 16, 2020:

Each participant’s temperature will be taken as a first step in their checkup. If a participant’s temperature is 100.4 degrees or higher (a CDC protocol), we will:

1. Stop their checkup;
2. Ask them to notify their HR team; and
3. Instruct them to go to their PCP for further evaluation, or to urgent care if they do not have a PCP.

During each checkup, participants will be invited to ask their Catapult Nurse Practitioner questions they have about COVID-19. Our clinical team is well trained in the identification of this disease and recommendations for how to avoid contracting it.

Cleanliness is always a top priority for Catapult. We will continue our normal rigorous practices of disinfecting all common-touch surfaces after each checkup, and of discarding all single use items (apparatus for our finger stick blood draw, etc.) using our hazardous materials disposal protocols.

Members of Catapult’s on-site teams are well trained on COVID-19 symptoms and are instructed not to come to work if they experience any of the symptoms. Out of an abundance of caution, prior to the beginning of each on site event, a temperature reading is also taken for each member of each on-site team. If a team member’s temperature is elevated, they are immediately sent to their PCP or to urgent care for further evaluation.
WHAT YOU NEED TO KNOW - FACTS vs. FICTION

Coronavirus disease (COVID-19) is a respiratory illness that can spread from person to person. The risk of infection with COVID-19 is higher for people who are in close contacts of someone known to have COVID-19, for example healthcare workers, or household members. Other people at higher risk for infection are those who live in or have recently been in an area with an ongoing spread of COVID-19.

Below are links to resources from the Centers for Disease Control (CDC) that will help you learn more about the disease, how it is spread, symptoms and how to stop the spread of germs.

Share Facts About COVID-19
Know the facts about coronavirus disease (COVID-19) and help stop the spread of rumors.

What You Need to Know
This virus was first identified during an investigation into an outbreak in Wuhan, China. Cases of the coronoavirus have been diagnosed in the United States.

What to do if You are Sick
If you are sick with Coronavirus Disease 2019, or suspected of being infected with it, follow the steps in this fact sheet to help prevent spreading it to people in your home and community.

Symptoms of Coronavirus Disease 2019
Patients with COVID-19 have experienced mild to severe respiratory illness. Symptoms can include fever, cough and shortness of breath. Symptoms may appear 2-14 days after exposure.

Stop the Spread of Germs
Help prevent the spread of respiratory disease, like Coronavirus by avoiding close contact with people who are sick; covering coughs and sneezes; avoiding touching your face; and washing your hands with soap and water.