

Excellus BCBS Updates on COVID-19 (Coronavirus) – 5/18/20

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For Immediate Release: 2020-05-18

Rochester, NY –

Excellus BlueCross BlueShield is monitoring developments involving novel coronavirus disease 2019 (COVID-19) and what it means for those we serve.

The coronavirus COVID-19 pandemic is disrupting life for everyone as our communities battle this potentially deadly virus. The number of confirmed coronavirus cases continues to grow in New York state and across the country.

Given that the COVID-19 situation is rapidly evolving, the U.S. Centers for Disease Control and Prevention website remains the best resource for up-to-date health information, especially if you are planning to travel or have just returned from traveling.

Information about COVID-19 can also be found at the New York State Department of Health's website. If you live outside of New York state, please check with your state's health department.

Your local county health department is also a resource to check.

The Health Plan is in contact with local, state and federal health and other officials, as well as the Blue Cross Blue Shield Association and is implementing applicable orders, regulations and requirements as they become effective.

General guidance regarding health benefits coverage for COVID-19 for Health Plan members

For insured members and members with self-funded employers, the Health Plan will waive prior authorizations for diagnostic tests and for covered services that are medically necessary and consistent with CDC guidance for members if diagnosed with COVID-19.

We will also make dedicated clinical staff available to address inquiries related to medical services, ensuring timeliness of responses related to COVID-19.

For its commercial members, plan provides coverage in full for diagnostic/viral testing as well as antibody testing that is determined to be medically appropriate for the diagnosis and treatment of an individual by an attending provider as evidenced by an order from the attending provider.

- The tests must be FDA approved or the subject of an emergency use order request and the lab performing the testing must be appropriately certified.
- Testing that is ordered or performed solely for purposes of pandemic control or re-opening the economy, and not based on a determination by an attending provider that the test is medically appropriate for the diagnosis and treatment of an individual member, **is not covered**. This includes tests performed on an asymptomatic individual solely to assess health status as required by parties such as a government/public health agency, employer, school, or camp.

The Health Plan will cover in-network provider office visits, in-network urgent care visits and emergency room visits resulting in testing for COVID-19 at no cost share to the member. If an in-network provider is not available, the Health Plan will cover testing at an out-of-network provider with no out-of-pocket expense to the member.

- **Members with high deductible health plans will not be responsible for copayments, coinsurance and deductibles** for 2019 Novel Coronavirus (COVID-19)-related testing even if the deductible has not been met, under guidance from the Internal Revenue Service. This also means that an individual with an HDHP that covers these costs may continue to contribute to a health savings account (HSA).
- A **telehealth visit** is also an option to do initial screenings or when you can't reach your personal physician. Telehealth services are covered under all product lines with no member cost share during the state of emergency if telehealth is part of your benefit package.
- For fully insured employer group plan members, Medicaid Managed Care, HARP, Essential Plan, Child Health Plus and Medicare Advantage members, pre-authorization is waived for inpatient, skilled nursing facility and home care agency services following an inpatient stay from March 20, 2020 – June 18, 2020. For self-insured group plan members, please consult with your employer's human resources or health benefits representative

General guidance regarding the effect of COVID-19 on prescription drug coverage

We are closely monitoring the supply of medications that are available during the coronavirus outbreak.

When a state of emergency is declared for a specific state or region, we implement early refill overrides for prescription medications for members living in those specific areas. Pharmacists can make the override at the point of sale.

The Health Plan is increasing access to prescription medications by waiving early medication refill limits on 30-day prescription maintenance medications (consistent with a member's benefit plan).

Members are also encouraged to use their 90-day mail order benefit for prescription medications.

The Health Plan will ensure formulary flexibility if shortages or access issues do occur. Members will not be liable for additional charges that stem from obtaining a non-preferred medication if the preferred medication is not available due to shortage or access issues.

Emergency prescription drug overrides are available as part of our standard exception process on an individual member basis.

Recommended precautions from the CDC

The CDC recommends taking everyday preventive precautions to help prevent exposure to this virus and others like it by:

- Social distancing especially if you are over age 65 or have an underlying medical condition such as high blood pressure, diabetes or heart disease
- Avoiding close contact with people who are sick.
- Not touching your eyes, nose or mouth.
- Staying home when you are sick.
- Covering your cough or sneeze with a tissue and throwing the tissue in the trash.
- Cleaning and disinfecting frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Following the CDC's recommendations for using a facemask.
- Washing your hands often with soap and water for at least 20 seconds if hands are visibly dirty and especially after going to the bathroom; before eating; and after

blowing your nose, coughing, or sneezing. If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol.

Practicing good health habits every day helps to keep our community healthy.

If you suspect you may need testing:

If you are showing symptoms of coronavirus COVID-19, please call your primary care doctor before going there. The same applies to emergency rooms and urgent care centers. They will need to follow special protocols to meet you upon your arrival.

This information is intended for educational purposes only and should not be interpreted as medical advice. Please consult your doctor for advice regarding changes that may affect your health.

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Excellus BlueCross BlueShield, an independent licensee of the Blue Cross Blue Shield Association, is a nonprofit health plan with 1.5 million upstate New York members. The company's mission is to help people live healthier and more secure lives through access to high-quality, affordable health care. Its products and services include cost-saving prescription drug discounts, wellness tracking tools and access to telemedicine. With more than 3,500 employees, the company is committed to attracting and retaining a diverse workforce to foster innovation and better serve its members. It also encourages employees to engage in their communities by providing paid volunteer time off as one of many benefits. To learn more, visit [ExcellusBCBS.com](https://www.ExcellusBCBS.com).