

March 18, 2020

Group Customer FAQ Coronavirus Coverage

Overview

The Michigan Blues joined other Blue Cross and Blue Shield companies around the nation in announcing several initiatives designed to help members get the care they need during the coronavirus (COVID-19) outbreak. Blue Cross and Blue Care Network are making these changes to ensure our members can access the right care during the outbreak.

The March 6, 2020 company announcement is at:

<https://www.mibluesperspectives.com/news/blue-cross-blue-shield-of-michigan-will-waive-member-copays-and-deductibles-for-covid-19-tests-among-series-of-proactive-steps-on-coronavirus/>

Below are some frequently asked questions about these initiatives.

1. Are you covering coronavirus testing?

We know that testing is a critical part of helping providers manage care for this new virus. That's why on March 6 we joined other Blue Cross plans in announcing we were covering testing (including cost share) when prescribed by a provider following CDC guidelines. That means that copays and deductibles are waived for the cost of the testing.

NOTE: Any care needed once the diagnosis of COVID-19 has occurred will be covered consistent with the standard provisions of an employee's benefits.

We are doing this immediately for our fully insured customers and are planning to do this for our self-funded customers. Because we recognize that self-funded customers can opt out of benefit changes, we are sending a notification that we plan to proceed unless we hear otherwise.

The coverage for testing applies to our commercial business. It also applies to our Medicare Advantage business which is following CMS and CDC guidelines. Medicare has announced that Part B benefits will cover testing.

Blue Cross continues to monitor potential changes in the law regarding coverage of laboratory testing.

2. What about members in a high-deductible health plan – is testing covered for them as well?

Like many of our customers and members, we had questions about the high deductible plan. The IRS has provided clarification on how these changes apply to those plans. That guidance means members in our qualified HDHPs also can take advantage of the testing coverage that individuals in other plans will receive. The COVID-19 test will be covered at no cost for HDHP commercial members.

3. Will my employees need a prior authorization before they get a test for COVID-19 testing?

No. We want to help make the testing process as easy as possible. There is no prior authorization requirement as long the physician is providing medically necessary COVID-19 tests that follow guidelines from the Centers for Disease Control.

It's important to note, that if your employee is admitted to the hospital as part of their illness, normal prior authorizations for hospitalization will apply.

4. How much does the COVID-19 test cost?

The current estimated cost for commercial business is \$70. Providers will use the Health Care Procedure Coding System (HCPCS) codes identified by CMS for testing – U0001 and U0002.

It's important to remind your employees to go to participating providers for testing or ensure that their doctors are using a participating laboratory for testing so that there are no unexpected costs for out of network services.

5. When are these changes effective?

The changes are effective immediately. We will pay claims for laboratory testing retroactive to February 4.

6. How does the testing process for COVID-19 work?

Because this process is new, we have been in contact with health officials and providers. Here is our understanding of how the process will work: The provider decides if the test is appropriate for that patient based on symptoms and history. The provider should call the health department to discuss testing the patient. Patients will be tracked as the provider fills out either the Michigan Department of Health and Human Services form to list symptoms, or an equivalent from another state. After the provider and health department agree to give the test, the provider tells the patient how to receive it.

7. What are you doing about prescription drug coverage during the outbreak?

We have also looked at the impact an outbreak could have on the availability of medications. To help ensure your employees with Blue Cross drug coverage have access to prescriptions that they need, we have:

- Temporarily waived early medication refill limits on 30-day prescription maintenance medications (consistent with their benefit plan).
- Made sure that your employees can fill their prescriptions earlier than normal if needed (does not apply to opioid prescription limits)

We are also encouraging everyone with Blue Cross drug coverage to use the 90-day mail order option that comes with that coverage. This is especially useful if people are concerned about visiting a pharmacy during the outbreak.

8. What if there is a shortage of drugs during an outbreak?

During a state of emergency when drugs are in short supply, we will do everything possible to make sure that people have the medications they need for their situation. That includes being flexible about filling a medication that may not be on Blue Cross' preferred drug list.

In addition, **employees** will not have to pay extra if there are additional charges for a medication that is on our non-preferred list. We realize that this could mean increased costs for our self-funded groups in this situation, but we would only exercise this option to help people during extreme times.

It's important to note that at this time, there is not a shortage of prescription drugs and there is not expected to be a shortage during the COVID-19 crisis. However, things are changing rapidly and we are constantly monitoring this situation.

In fact, below is information that was released by the Academy of Managed Care Pharmacy late last week:

[NPR](#) (3/12, Lupkin) reports that many in the US are worried "about potential shortages of prescription drugs" due to the coronavirus pandemic, because many drug ingredients are made overseas, including in China. NPR says they reached out to facilities in China that manufacture a variety of FDA-approved products, including pharmaceuticals, and asked about the impact of the pandemic on their operations. Based on their investigation, NPR says, "So far, the serious supply disruptions many have feared haven't come to pass," but "still, even facilities that are almost back to normal are anticipating a second wave of setbacks."

9. If my employees are sick what steps should they follow during this outbreak?

If your employees feel they have symptoms of COVID-19, they should first call their health care provider. Their primary care physician will provide guidance. It's not recommended to show up at a health care provider unannounced in this situation. Some other things to note:

- If their doctor belongs to a large health system, that health system may have information online about COVID-19.
- If their symptoms are severe – high fever or rapid and difficult breathing – call 911. Alert 911 that you are calling for help related to COVID-19.
- If they are experiencing mild symptoms, public health authorities are asking people to isolate themselves at home and avoid going out in public. They can also use Blue Cross' alternative options (see below) in these situations.

10. What other options are there for treatment if an employee can't get to a doctor or doesn't want to visit a doctor's office?

Overall, we encourage people who are sick, and when it's a non-emergency situation, to call their doctor's office prior to visiting so they can get direction from their primary care physician. However, Blue Cross does have choices for care if an employee doesn't want to go to a doctor's office.

Our 24-hour nurse line is a benefit for all Blue Cross members and provides them with a registered nurse who can help assess symptoms and provide guidance for next steps. The nurse line is managed by a vendor (Caretel) who has trained their staff on the clinical guidelines for COVID-19. If a member calls with a positive test for COVID-19, we will also offer to refer them to care management.

Our commercial and Medicare Advantage PPO members can call 1-800-775-2583 and our commercial and Medicare Advantage HMO members can call 1-855-624-5214.

Also available for customers who have purchased the option is the Blue Cross Online VisitsSM. With this option, your employees can use a smartphone, tablet or computer to visit online with a board-certified doctor.

Calling or getting care online could help reduce potential infections that may occur at a doctor's office. For more information about our online option, go to bcbsm.com/engage and select getting care online. If you want to find out how to add online visits to your current plan, contact your sales representative.

11. Where can members get further information about COVID-19?

We encourage members to check the Centers for Disease Control website for information at <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Our company is posting information on its blog – www.MIBluesPerspectives.com – to inform customers and members of the latest on the national impact of coronavirus and provide counsel on what to do and where to seek care if members come down with symptoms.

12. I'd like to receive some information about financial impact to health care benefit costs related to COVID-19.

We recognize the need for financial information as to how this could impact your health care costs. Our actuaries are working diligently to develop estimates of this impact. As you can imagine we want to provide you with the best possible estimate, but there continues to be a large number of unknowns with the spread of the virus both nationally and in the state of Michigan. We are working to gather more details and hope to provide you with some insight soon.

Separately from the overall financial impact to health care benefit costs we have also been asked about the estimated financial impact of waiving member cost sharing for COVID-19 testing. Across our

book of business, we expect this specific cost to be very small (less than 0.1% of total claims) in comparison to the total potential impact. We also will provide any relevant updates on this item in tandem with our deeper view.

13. How will coverage of COVID-19 impact stop-loss coverage for a self-funded employer?

We will apply the cost of this coverage to the employer's stop loss policy. Plans with reinsurance through another carrier should inquire with that carrier on their policies.

14. What is Blue Cross doing to work with their providers?

We've been working and communicating with providers on a daily basis about COVID-19 - helping them assess and prepare for the potential impact of the virus. We are collecting and summarizing information from expert resources, such as Michigan State Medical Society's recommendation on office safety protocols and guidelines from the Centers for Disease Control. This helps our providers give a consistent experience when dealing with questions about COVID-19.

We are communicating information about testing, billing and when things like prior authorizations are waived (as appropriate).

In fact, we recently held a meeting of our Physician Group Incentive Program providers, from around the state, that was focused on all aspects of dealing with COVID-19. There were over 360 attendees from the provider community and many questions and answers about COVID-19 were discussed (read about the meeting [here](#)). One of the most important discussion points was around a PGIP incentive that is being launched for physician who perform the COVID-19 testing. The incentive is intended to help the providers get the needed testing supplies, protective gear, etc. We want to remove unnecessary barriers that providers may have around testing.

15. Do you have any information for people who may be feeling anxious about the COVID-19 outbreak?

We have published [this blog](#) on MIBluesPerspectives which looks at ways to manage stress and anxiety related to COVID-19.

16. Can members get early refills on medications in the event of a quarantine?

Yes. Blue Cross and BCN will temporarily waive early medication refill limits so that your employees will be sure to have adequate supplies of medications. It's important to note that this does not apply to opioid prescriptions.

17. Are there any medications currently being used for COVID-19 treatment?

At this time, there are no FDA approved treatments specific to COVID-19. Blue Cross and BCN are monitoring all drugs or vaccines in development for COVID-19 prevention or treatment and we'll make sure to keep our customers up to date on any new information. At this time, a vaccine is estimated to be available within 18 months.

18. How will customers be notified when the temporary changes to pharmacy guidelines due to COVID-19 are lifted?

We will follow the same process to tell you about the discontinuation of the temporary policies as we've used in the past. We will notify our account teams and use our normal communication channels to make sure that you have the information you need.

19. What is the process for prescription exceptions?

Blue Cross has a number of processes and procedures in place to assist our groups and their members in the event of an emergency or disaster situation. Our pharmacy network of providers were instructed of the claim submission guidelines in support of any member needs for "Emergency Access to Benefits" (EAB). The EAB process allows the network pharmacy to bill a claim electronically and process real-time when applicable patient needs are identified resulting from the recent pandemic. Our customer contact service centers are aligned with our Pharmacy concierge team to support members should a medication refill need to be filled early, or a non-preferred medication needs to be reviewed and processed. Blue Cross will temporarily waive early medication refill limits on medications to ensure all members have adequate supply of medications and no gaps in therapy result. Early overrides do not apply to opioid prescriptions. Blue Cross with our Pharmacy providers are working closely together during this emergency and we are monitoring daily access to medications and refill claim processing.

20. If my employee is not sure where to call for medical questions, where can I direct them?

You can refer them to the 24/7 nurse line. There are Registered Nurses available 24 hours a day, 7 days a week to answer their questions and concerns. Employees with an HMO can call 1-855-624-5214. Employees with a PPO can call 1-800-775-2583 (BLUE). If an employee is diagnosed with COVID-19, the 24/7 nurse line will triage them and, if they are eligible, a case manager will be assigned. At all times, the employee should be in close communication with their treating physician,

21. Can you share some information about the employees at AmWell who powers Blue Cross Online Visits and what they will do if they talk to a patient who could potentially have COVID-19?

Amwell doctors are trained in accordance to CDC guidelines to screen patients, assign risk, answer questions, and recommend the next steps a patient should take. Most patients are offered advice to heal at home. The doctors coordinate with local providers and public health authorities.

If an AmWell clinician refers a patient to in-person care because there is the potential of a COVID-19 diagnosis, they give them the name, address and location of a clinic. Then the AmWell clinician contacts the clinic to alert them of the patient's arrival and will include directions on how to quarantine that patient. AmWell will also report the referral to public health authorities.

22. I heard Blue Cross is waiving cost-share for telehealth visits?

That is correct. [Here](#) is the official announcement. [Here](#) is a letter from Ken Dallafior that has gone out to our group customers about this announcement. We also refer to these as virtual visits.

23. What are virtual visits?

A virtual visit is an overarching member-friendly term that refers to patient or doctor-initiated medical treatment performed with audio and video or just audio, such as telephone.

24. Who can provide a virtual visit?

Virtual visits can be provided through the Blue Cross Online Visits app and website, or by any in-network PPO or HMO network provider that has the technical capabilities and provides treatment and consultation that is within their scope of practice.

25. I have Blue Cross or Blue Care Network. Can I automatically get \$0 virtual visits?

Most, but not all, Blue Cross Blue Shield employer, individual, and Medicare Advantage plans have a virtual visit benefit. Check with your summary plan benefits document to be sure. We are fast tracking the process to add the Blue Cross Online Visits program for groups who have requested it.

26. Does the cost-share waiver on telehealth apply to virtual visit HDHPs and HSA-eligible plans?

In an effort to protect members from the spread of COVID-19 and in response to recent guidance by the IRS as well as the emergency declarations by the current administration related to telehealth benefits, Blue Cross will provide no-cost telehealth medical services for all members of our fully insured groups, including those enrolled in HDHPs.

Blue Cross' position aligns with other insurers in the industry and responses to past public health emergencies. Blue Cross will make no-cost telehealth medical services available to self-funded customers, but such customers may choose to opt-out at their discretion.

27. Are virtual visits effective in the treatment of COVID-19?

If you feel flu-like symptoms, a virtual visit may assist in confirming if you need to seek follow-up in-person care. By using virtual visits, you can receive home and self-care options that can help you avoid crowded doctors' offices and hospitals where infection may become likely.

28. What happens if my symptoms look like COVID-19?

Physicians and their care teams that provide virtual visits are trained to screen patients, assign risk, answer questions, and recommend next steps you should take. Many patients are offered advice and steps to heal at home. Should you need follow-up care, the physician or their care team will provide you with the name, address, and location of a clinic.

29. Should I expect longer wait times with the Blue Cross Online Visits website or app?

As there is a heightened awareness of COVID-19 and more cases are diagnosed in the United States, please expect longer than usual wait times due to high demand, depending on your location. Depending on your place "in line," you may have the option to request a call-back from a

doctor when he or she is ready to see you shortly. If you take this option, you will not lose your place in line

30. What if I want to purchase Blue Cross Online Visits for my employees?

Talk to your account manager.

31. Are there any steps being put in place for specialty pharmacy in light of COVID-19?

Blue Cross is working hard to make sure that your employees get the medications they need during difficult situations. Specialty pharmacy drugs are handled through our partners at AllianceRx Walgreens Prime. We've been in touch with them and they have a business continuity/recovery plan in place should a highly contagious illness, like COVID-19, impact their operations. They continue to work closely with drug manufacturers and supply chain partners to take the appropriate steps to meet the needs of your employees.

If employees are interested in receiving their specialty medication(s) via free mail delivery, they have the option to transfer their prescription to AllianceRx Walgreens Prime. For more information, please call 855-244-2555.