



March 16, 2020

Update for BlueCross BlueShield of Western New York Fully Insured Employer Groups regarding COVID-19

BlueCross BlueShield of Western New York is working to implement the removal of member cost shares for COVID-19-related telehealth, lab testing and associated office visit, urgent care and emergency room visits.

These measures will not only protect your employees, members and communities by “flattening the curve” but also to assist with a smooth implementation and communication. Regarding implementation, we are working with health plans, TPAs, and providers across the state and country in an attempt to create a consistent communication and application for members, particularly for providers who will be handling this pandemic from multiple payers.

The waiver of copays is intended to help with the triage process and prevent the spread of the disease by removing financial barriers to critical care. There is a rigorous screening process before a member will be tested for COVID-19, and there is a limited diagnosis code set associated with waiver of the cost share for only COVID-19 testing and associated visits. Providers who approve testing will be reaching out to the appropriate governmental agency for testing – not the member.

There have been questions regarding the cost of the COVID-19 test. Currently, testing has been covered in full by governmental agencies such as the State. Government lab sites are already performing testing, including Erie County Department of Health, and other private labs are coming online - such as Quest. CMS has issued two codes as of today; a \$36 fee associated with CDC testing and \$51 for non-CDC testing. A third code was issued by CMS but no financial allowance yet at this point. Our intention is to mirror CMS allowances to the extent contractually possible.

A critical component of flattening the curve with regard to avoiding a rapid spread of the disease is to prevent the healthcare system from overload. If too many cases come too fast, providers, including hospitals and Intensive Care Units will not be able to handle strain on the system. By driving awareness of alternative care methods (e.g. Telehealth) and reducing barriers (e.g. removing cost shares), our provider community will be able to more effectively serve and protect our communities.

Please contact your account executive or broker if you have any questions or concerns. We look forward to helping wherever and whenever we can through this unique and unwelcome challenge.

As always, timely information and updates on our continued response to COVID-19 can be found at bcbswny.com.