

COVID-19 (Coronavirus) Member Frequently Asked Questions

Updated March 23, 2020

3/20/20 updated language addressing:

- \$0 cost-share for telehealth visits
- Pharmacy – shortages and new treatments
- Support for anxiety and COVID-related stress

Should I get tested for the coronavirus?

- If you suspect you have symptoms of the coronavirus, please call your doctor or use your telemedicine (Doctor on Demand®) benefit
- Your doctor will determine whether you need additional testing and care and, if warranted, will make a specific recommendation on where to go
- Public health officials urge people to avoid simply showing up at the urgent care or emergency room without calling ahead

Is the coronavirus test covered with my health plan?

- Yes, [BlueCross BlueShield](#) will waive the cost-share for COVID-19 diagnostic tests as prescribed by your doctor
- This includes any fully-insured employer, individual, and Medicare Advantage members who meet the Centers for Disease Control and Prevention (CDC) guidelines for testing
- WNY: For information on Medicaid coverage, please visit mybcbswny.com/wny-members/coronavirus.html

Will the visit also be covered by my health plan if I think I have the coronavirus?

- Yes, you will not be responsible for any out-of-pocket costs related to COVID-19 testing, including the provider visit
- This includes any copays, co-insurance or payments towards your deductible that you would normally owe to your provider

Is the coronavirus test and visit covered if I have a High Deductible Health Plan (HDHP)/Health Savings Account (HSA)?

- Yes, costs related to COVID-19 testing will be covered before the deductible for members with high deductible health plans and HSAs

Do I have to get preauthorization (prior approval) for the coronavirus test?

- No, preauthorization is not required for COVID-19 testing
- However, COVID-19 testing is only available through a referring physician at specific sites as authorized by the FDA

Where can I go to receive the test?

- COVID-19 testing is only available through a referring physician at specific sites as authorized by the FDA
- If you suspect you have symptoms of COVID-19, please call your provider or use your telemedicine (Doctor on Demand®) benefit
- Your doctor will determine whether you need additional testing and care and, if warranted, will make a specific recommendation on where to go

Can I go to Quest Diagnostics to receive the test?

- Quest Patient Service Centers are not currently collecting COVID-19 specimens; please do not visit these locations for COVID-19 testing
- Currently, only a health care provider or public lab can collect the specimen necessary to test for COVID-19. If you suspect you have symptoms of COVID-19, please call your provider or use your telemedicine (Doctor on Demand®) benefit
- Your doctor will determine whether you need additional testing and care and, if warranted, will make a specific recommendation on where to go

What is telehealth/telemedicine and how do I access it if I think I have the coronavirus?

- [BlueCross BlueShield](#) strongly recommends members use their existing telehealth benefit to connect with a doctor when possible
- Virtual visits are a safe and effective way for you to consult with a doctor from your home, either over the telephone or in a video chat
- That's why we're expanding coverage to telehealth and temporarily waiving any cost-share for medically necessary virtual visits with your physicians
- In some instances, your physician may offer telehealth — you should contact them directly for more information

- You can also use your telemedicine benefit through Doctor on Demand®
- To get started, download the Doctor on Demand app or visit our website bcbswny.com/telemedicine for step-by-step instructions on how to set up a visit
 - You should select either “Coronavirus (COVID-19) evaluation” or “Coronavirus (COVID-19) education” as a reason for your visit if you feel like you may have been exposed to the coronavirus and require testing

How can I get a longer supply of my prescription medication?

- We are committed to helping you access the medications you need during this time and are closely monitoring this evolving situation
- Currently, we are not aware of any medication shortages related to COVID-19 illness but will respond swiftly to any updates we may receive from the FDA and our pharmacy partners
- We encourage you to use your mail order benefit to obtain a 90-day supply of your prescription medication
- You can also refill or renew your prescription medication at retail pharmacies when 25% of your current prescription is remaining – consistent with the Centers for Disease Control (CDC) recommendation to have a one-month supply of medication on hand
- If you have an emergent need to refill your prescription earlier, your dispensing pharmacist may be able to request an emergency waiver
- Our clinical pharmacists will review each case to ensure appropriate access for members
- Our goal is to ensure that our members can access medications when they need them by avoiding medication stockpiling
- If you have additional questions about your prescription, contact our pharmacy service team by calling the number on the back of your member ID card

How do I use my mail order benefit to obtain a 90-day supply of my prescription medication?

- You can visit bcbswny.com/pharmacy and log in to your member account to manage your prescriptions, or contact our pharmacy service team by calling the number on the back of your ID card
- Enjoy the safety and convenience of home delivery from the Express Scripts Pharmacy: [Get Started](#)

How can you ensure my prescriptions will continue to be available?

- [BlueCross BlueShield](#) monitors guidance from the Federal Drug Administration (FDA), as well as guidance from local, state and federal government and health officials
- Currently, we have not received confirmation of any medication shortages related to COVID-19, but will respond swiftly to any updates we may receive from the FDA and our pharmacy partners

- Should [BlueCross BlueShield](#) be alerted to a potential shortage of critical medications, we are prepared to:
 - Work with our Pharmacy Benefits Manager, Express Scripts, to strengthen community pharmacists' ability to provide early medications if needed; and
 - Make benefit or formulary changes to make alternative medications available to our members

Is there a prescription for the treatment of COVID-19?

- Currently there is not an FDA-approved treatment available for COVID-19, however great efforts are being made toward vaccine development and drug clinical trials are underway
- While specific medications have been reported as possible treatments, the science supporting these is still in its early stages – starting as early as Tuesday, March 24, clinical trials will study both the safety and the effectiveness of these drugs
- At this time all possible COVID-19 treatments are considered investigational – right now, widespread prescribing could deplete current medication supplies and impact patients who rely on these drugs to treat their chronic conditions or acute infections
- Our clinical pharmacists have longstanding processes in place to quickly review the safety and effectiveness of any new drugs approved by the FDA that may emerge as treatment for COVID-19
- Be assured that as new treatments for COVID-19 are developed, we will ensure that our members have access to medically necessary medications through their existing benefits

What can I do if I'm feeling overwhelmed or anxious?

- Visit the [**New York State Office of Mental Health**](#)'s guide for additional support and ideas on how to manage stress and anxiety related to Coronavirus (COVID-19)
- If you already see a counselor, ask if they offer telehealth; if they do, you can talk with them from your home
- You may also have access to mental health counselors and psychiatrists with **telemedicine through Doctor on Demand®** with no out-of-pocket costs
 - Visit [**DoctorOnDemand.com**](#) to get started
- Call us at 1-877-837-0814 or visit our [Behavioral Health Care Management WNY](#) webpage for more information or to connect with a behavioral health care manager

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