



COVID-19 Frequently Asked Questions **Florida College System Risk Management Consortium**

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FCSRMC Group Plan

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Florida College System Risk Management Consortium

MEDICAL & PHARMACY BENEFITS

Q: How are COVID-19 tests being covered?

- A: FCSRMC is waiving all member's cost share for the COVID-19 testing. It's being treated as a preventive service, so we'll cover the test (CMS codes U0001 and U0002) at 100% of the allowed amount. If the doctor determines the need for a test, the member has \$0 cost share for the office visit and related services for the test, as well as the test itself.
- For high-deductible plans, we're classifying the test as preventive care so it's also a 100% covered service.
 - Call your FCSRMC team should you have any questions.

Q: What if a positive result is received?

- A: All associated medically necessary care for COVID-19 will be covered, subject to the normal contract benefits and cost shares for the type of care received. The CDC recommends people diagnosed with COVID-19 be isolated either in a hospital or at home, depending how sick they are. They should remain in isolation until they no longer pose a risk of infecting other. Click [here](#) for the CDC's guidance on when someone should be released from isolation.

Q: Is treatment for COVID-19 covered by FCSRMC?

- A: To make sure our FCSRMC members who need care are able to better focus on their health, through June 1 **the COVID-19 test is \$0 for all members and we're waiving the cost share for the treatment of those with a positive COVID-19 diagnosis, including in-patient and observation hospital admissions.**

We also want to ensure our members don't get a surprise bill, so we're working with hospitals to make sure we can shield patients from balance billing related to a COVID-19 hospital stay.

To help hospitals accelerate appropriate discharges and support bed capacity, we're waiving prior authorization requirements for patients being transferred from inpatient acute hospital settings to post-acute care facilities (Long Term Acute Care Facilities, Skilled Nursing Facilities and IP Rehab).

Q: Are there any changes to pharmacy benefits during the COVID-19 outbreak?

- A: We're waiving early medication refill limits on for 30-day prescription maintenance medications for commercial members who have plans with prescription drug coverage.
- We're also encouraging members to use their 90-day mail order benefit. If they need help with mail order, please ask them to call us at the customer service number on the back of their member ID card. They should say Pharmacy when they call.
 - Starting March 13, Walgreens is waiving delivery fees for all eligible prescriptions during coronavirus outbreak. [Click here](#) to see Walgreens' full statement.

Q: What other actions has FCSRMC taken to help members during this time?

- A: In partnership with New Directions Behavioral Health, members and non-members can talk to specially trained behavioral health counselors at no cost.
- They can speak with a counselor 24/7 about stress they may be feeling by calling the tollfree helpline at 833-848-1762.

- **Note:** The counselors will not be able to assist with questions about COVID-19 testing or treatment. Members should call the number on the back of their member ID card for help with those questions.

ELIGIBILITY & ENROLLMENT

Q: What if a spouse of an employee loses their job and coverage due to COVID-19? Can they be added to the employee's plan?

A: There is always a normal special enrollment period (SEP) for when a spouse loses their job/coverage or for a newborn. In these scenarios, we will follow the normal SEP process to add them.

TELEMEDICINE & FLORIDA VIRTUAL PROVIDER VISITS

Q: Can members call Teladoc (or their respective telemedicine vendor) to get a COVID-19 test?

A: No.

- Medically, a diagnosis of COVID-19 must be made in person, via a physical exam and a test. If someone thinks they may have COVID-19, they should call their PCP first for further instructions about how to be examined and/or tested.
- If their doctor feels they need to be tested, the lab test itself is at no cost to the member. The visit, and related services that result in an order for the COVID-19 test, will also be provided at no cost to the member.
- Members should consider a virtual visit via Teladoc (or their respective telemedicine vendor) for illnesses such as a sinus infection, sore throat, rash, allergies, upset stomach or other non-emergency situations. And medications, except controlled substances, can be prescribed via these services.

Q: Can members go to Teladoc for \$0 cost share?

A: Yes.

- Teladoc visits will be covered at \$0 cost share while the coronavirus is a health concern.
- Members **cannot** get the COVID-19 test through Teladoc. They must have a visit in-person through their PCP or Urgent Care Center.
- Dermatology is part of our Teladoc arrangement, the copay will also be \$0 to the member.

Q: If my college offers an HDHP/HSA, how will the \$0 Teladoc visit work with first dollar coverage?

A: All Teladoc services will be covered at the \$0 cost sharing initiative.

- While the IRS guidance is limited to COVID-19 testing and treatment in terms of paying before the deductible is met, the federal government is also encouraging the use of services that minimize the impact/burden to in-person facilities and doctors' offices in this difficult time.
- The members can use Teladoc for initial screening, but for a diagnosis of COVID-19, they will have to see a physician in-person to get a physician's prescription for the test.
- We are encouraging members to use Teladoc to keep them out of physician offices for other illnesses, but it doesn't mean they can't call and be screened.

Q: Can a non-enrolled dependent use our Teladoc services during this crisis?

A: Currently, only enrolled members and their enrolled dependents can use Teladoc.

Q: Can someone get tested for COVID-19 via virtual visit?

A: No. Medically, a diagnosis of COVID-19 must be made in person, via a physical exam and a test. If someone thinks they may have COVID-19, they should call their PCP first for further instructions about how to be examined and/or tested.

Q: Florida Blue is also offering virtual visits through Florida Blue IN-network providers, at the in-person office visit cost.

A: This is only for IN-network providers and only if the doctor has the virtual visit capability. Virtual visits with in-network providers are at the same cost as in-person office visits. Members should call their doctor to see if they offer that capability. Virtual visits through Florida Blue IN-network providers are effective March 15, 2020.

Medicare Advantage

MEDICAL & PHARMACY BENEFITS

Q: How are COVID-19 tests being covered?

A: For Medicare Advantage members, Florida Blue is waiving the cost share for the COVID-19 testing. It's being treated as a preventive service so we'll cover the test (CMS codes U0001 and U0002) at 100% of the allowed amount. If the doctor determines the need for a test, the member has \$0 cost share for the office visit and related services for the test, as well as the test itself.

Q: Where can members get the COVID-19 test?

A: The member **must see a doctor in-person** to begin the process. If their doctor determines they need to be tested, it's \$0 cost share for the office visit and related services for the test, as well as for the test itself. However, there may be charges for other tests (like for flu) if they're performed. The doctor will perform the test and send it to Quest Diagnostics or one of the three Florida Department of Health (FDOH) labs.

- People are encouraged to call their primary care doctor if they have symptoms. If they go to an urgent care center or ER, they could become infected and also infect others.
- Members **cannot** get a COVID-19 test through a virtual care visit.
- At this time, due to the initial limited availability of the tests, the state has directed that only people with symptoms get tested. We understand more testing will become available soon and we're monitoring the Centers for Disease Control and Prevention (CDC) and FDOH guidelines.

Q: What if a positive result is received?

A: All associated medically necessary care for COVID-19 will be covered, subject to the normal contract benefits and cost shares for the type of care received. The CDC recommends people diagnosed with COVID-19 be isolated either in a hospital or at home, depending how sick they are. They should remain in isolation until they no longer pose a risk of infecting others. Click [here](#) for the CDC's guidance on when someone should be released from isolation.

Q: Is treatment for COVID-19 covered by the Blue Medicare Plan?

A: To make sure our Medicare Advantage members who need care are able to better focus on their health, through June 1, 2020, the COVID-19 test is \$0 and we're waiving the cost share for the treatment of those with a positive COVID-19 diagnosis, including in-patient and observation hospital admissions. Part D drug plans are excluded.

To help hospitals accelerate appropriate discharges and support bed capacity, Florida Blue is also:

- Waiving prior authorization requirements for patients being transferred from inpatient acute hospital settings to post-acute care facilities (Long Term Acute Care Facilities, Skilled Nursing Facilities and Inpatient Rehabilitation). Timely notification and review are still required from the post-acute facility to determine medical necessity of continued stay and ensure Florida Blue can assist with discharge planning for our members.
- Working closely with hospitals and physicians to ensure members are not balanced billed (surprise billed) for any services related to COVID-19 treatment.
- For Medicare Advantage members, we have a team of clinicians, community health workers and support staff to assist members in their safe return home after a hospital stay, ensuring they have the needed home health, appropriate medications, follow up appointments, necessary transportation, and support in access the full range of their benefits, including post-discharge meal delivery.

Q: Are there any changes to pharmacy benefits during the COVID-19 outbreak?

A: We're increasing access to prescription medications by waiving early refill limits on 30-day prescription maintenance medications (consistent with member's benefit plan) and/or encouraging members to use their 90-day mail order benefit. We'll also ensure formulary flexibility if there are

shortages or access issues. In the event of shortages or access issues, members will not be liable for the additional charges due to getting a non-preferred medication.

- Effective March 13, Walgreens is waiving home delivery fees for all eligible prescriptions during coronavirus outbreak. [Click here](#) to see Walgreens' full statement.

TELEMEDICINE & FLORIDA VIRTUAL PROVIDER VISITS

Q: Does Florida Blue offer virtual doctor visits?

A: Members have two options for virtual visits with Teledoc and Florida Blue network providers:

Option 1: Virtual Visits with Florida Blue Network Providers

- Members can help protect their health and avoid a crowded doctor's office for non-emergency illnesses by using their virtual care benefits (if part of their health plan). They can avoid being in a waiting room with other sick people and have a virtual visit for a sinus infection, sore throat, rash, allergies, upset stomach, nausea or other non-emergency health issues. And medications (except controlled substances) can be prescribed, if needed. A virtual visit lets members get the care they need, when they need it, plus keep the doctor's office focused on those with critical health needs.
- Effective March 15, Medicare Advantage members can also use Florida Blue network providers, if the doctor has virtual visit capabilities. This option enables members to receive virtual care from primary care providers, behavioral health providers and specialists to help protect the member's health and avoid a crowded doctor's office. Members should call their doctor to see if they offer virtual visits. Network provider virtual visits will be in effect for the next 90 days. Florida Blue will assess any potential extensions.
- Virtual visits will be at the regular office visit cost share for routine office services.
- **Note:** Members cannot get the COVID-19 test through a virtual visit. These tests must be completed in person. If members need help finding a doctor for a COVID-19 test or any other concern, encourage them to call Florida Blue at the customer service number on the back of their member ID card.

Option 2: Teladoc

- Effective March 18, Medicare Advantage members have this same benefit.
- **Note:** Members cannot get the COVID-19 test or a referral for the test through Teladoc. Tests must be completed in person. If members need help finding a doctor for a COVID-19 test or any other concern, encourage them to call Florida Blue at the customer service number on the back of their member ID card.

- Florida Blue at the customer service number on the back of their member ID card.

WHAT YOU SHOULD KNOW ABOUT THE VIRUS

Q: What is the risk of contracting COVID-19?

A: The risk of contracting COVID-19 in Florida is low. Most of the people who contract COVID-19 recover in a matter of days, oftentimes at home, according to health officials. Symptoms can be more serious for older adults and people with underlying health conditions.

Q: What are the symptoms?

A: Patients typically have fever, cough and shortness of breath and possibly diarrhea. As with other viruses, people who are elderly and/or have underlying health conditions are more at risk. Symptoms may appear two to 14 days after exposure.

Q: How is the virus spread?

A: According to the CDC, the virus is mainly spread person-to-person, particularly when they are within six feet of each other. The primary way is when an infected person sneezes or coughs and their droplets land on a nearby person's mouth or nose or are inhaled into their lungs. Another way is when a person touches a surface where the virus is, then touching his or her own mouth, nose or eyes. Click [here](#) for more information on how the virus can be spread.

Q: How can you protect yourself and your family?

A: There's been a wide call for **social distancing**, which means staying out of crowded places and keeping at least six feet away from other people. Working at home or staying home also helps protect those who are vulnerable in our communities from being exposed to the virus.

- There is no vaccine to prevent infection for COVID-19. The best way to protect yourself is to avoid being exposed to the virus. Here are some prevention tips:
- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom, before eating and after blowing your nose, coughing or sneezing. Also, wash your hands when you touch things in public like elevator buttons, door knobs and office telephones.
- Avoid touching your eyes, nose and mouth with unwashed hands
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.

- Avoid contact with people who are sick and stay home when you are sick.
- Surgical masks should be reserved for caregivers, health care personnel and people with symptoms and under suspicion for COVID-19. As of now, masks are not covered by FloridaBlue health plans.
- Make sure you have enough nonperishable food for a week or so in case you get sick, just as you would if you had the flu.
- Follow [government travel restrictions](#).

Where Do Providers Get Updated Information?

The CDC takes the lead with providers. All providers are aware of the protocol when dealing with infectious diseases. They work directly with the CDC and local health officials. Florida Blue has no active role in that process. If there are any ordered quarantines or other actions required by Florida Blue, we take that direction from the CDC and local health officials.

RESOURCES

Here are several websites that can be used to find the latest details:

- [Florida Department of Health updates](#)
- [Centers for Disease and Control Prevention updates](#)
- [Government travel restrictions](#)