



WHAT YOU NEED TO KNOW ABOUT THE COVID-19 CORONAVIRUS PANDEMIC



WHAT IS COVID-19?

COVID-19 is the name for the illness caused by a newly identified coronavirus. Coronaviruses are very common. Coronaviruses infect the respiratory tract and are associated with the common cold and pneumonia.

HOW IS IT SPREAD?

The virus that causes COVID-19 is thought to spread mainly from person to person, primarily through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. Spread is more likely when people are in close contact with one another (within about 6 feet). Maintaining good social distance (about 6 feet) is very important in preventing the spread of COVID-19.

It may be possible that a person can also get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes. This is not thought to be the main way the virus spreads, but we are still learning more about this virus. The Centers for Disease Control and Prevention (CDC) recommends people practice frequent “hand hygiene,” which is either washing hands with soap or water or using an alcohol-based hand sanitizer. The CDC also recommends routine cleaning of frequently touched surfaces.

COVID-19 seems to be spreading easily and sustainably in the community (“community spread”) in many affected geographic areas.

WHAT ARE THE SYMPTOMS?

Some people with confirmed cases of COVID-19 experience very mild symptoms while others have experienced severe illness and death. Symptoms may appear 2-14 days after exposure to the virus and have included fever or chills, cough, shortness of breath or difficulty breathing, fatigue, muscle or body aches, headache, new loss of taste or smell, sore throat, congestion or runny nose, nausea or vomiting, and/or diarrhea.

HELP PREVENT THE SPREAD OF COVID-19

The Centers for Disease Control and Prevention (CDC) recommends the following best practices to avoid becoming sick with a respiratory illness:



Wash hands frequently with soap and water for at least 20 seconds



Avoid contact with sick people



Avoid touching your face with unwashed hands



Stay home when sick



Cover coughs and sneezes with a tissue, then discard the tissue



Clean and disinfect frequently touched objects and surfaces

WHAT IS BLUE CROSS DOING TO HELP MEMBERS?

In order to ensure members can swiftly access the right care in the right setting during the coronavirus outbreak:

- Blue Cross 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.
- For members who have pharmacy benefits administered by Blue Cross and Blue Shield of Alabama, we are allowing members to obtain early refills of their medications. We have directed our pharmacy benefit manager to allow early refills on prescription drugs including retail, maintenance, mail order and specialty drugs from March 7, 2020, until further notice. We recommend members use their 90-day retail or mail order benefit.
- Blue Cross is making telehealth available to all members. Telehealth allows in-network PPO providers to provide medically necessary services to members that can be appropriately delivered during a telephone consultation. In addition to office visit consultations, telehealth also includes physical, speech and occupational therapy (subject to provider capability), and behavioral health. This is applicable for members who wish to receive their care remotely and wish to limit their exposure. It can also serve as an initial screening for members who need to be tested for COVID-19. Check with your in-network PPO provider to see if they offer Telehealth services. To locate a current listing of in-network PPO providers, login to *myBlueCross* and visit **FindADoctor**.



Blue Cross and Blue Shield of Alabama is closely monitoring the situation and has prepared contingency plans to ensure business operations continue to run smoothly in the event of a widespread outbreak. These plans include:

Continuing to process claims electronically. Since 99% of claims are processed electronically, we do not anticipate any disruption to claims processing.

Heavily utilizing telework to maintain staffing of critical business areas. We expanded our telework capabilities, and currently have almost 100% of the workforce working from home.

Please be assured that Blue Cross will continue to meet the needs of groups, members and providers even in the case of sustained spread of COVID-19 in the U.S.



**BlueCross BlueShield
of Alabama**

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FOR MORE INFORMATION ON COVID-19

To access the most current official information on the COVID-19 virus, please visit the COVID-19 pages on the CDC's website at www.cdc.gov/coronavirus/2019-ncov

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