

Excellus BCBS Updates COVID-19 (Coronavirus)

Coronavirus - main content

Excellus BlueCross BlueShield is monitoring developments involving novel coronavirus disease 2019 (COVID-19) and what it means for those we serve.

Given that the COVID-19 situation is rapidly evolving, the U.S. Centers for Disease Control and Prevention website remains the best resource for up-to-date health information, especially if you are planning to travel or have just returned from traveling.

Information about COVID-19 can also be found at the New York State Department of Health's website. If you live outside of New York State, please check with your state's health department.

Your local county health department is also a resource to check.

The Health Plan is in contact with local, state and federal health and other officials, as well as the Blue Cross Blue Shield Association and will implement applicable orders, regulations and requirements as they become effective.

General guidance regarding health benefits coverage for COVID-19 for Health Plan members

For fully insured members, the Health Plan 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.

We will also make dedicated clinical staff available to address inquiries related to medical services, ensuring timeliness of responses related to COVID-19.

The Health Plan will cover medically necessary diagnostic tests that are consistent with CDC guidance related to COVID-19 at no cost share to member.

Across all our fully insured health plans (Commercial, Medicaid Managed Care, HARP, Essential Plan, Child Health Plus, Medicare Part B, Medicare Advantage), this testing will be covered, with no cost share to the member, where it is not covered as part of the Public Health Service response. The Health Plan will also ensure that patient testing and any subsequently needed care are done in close coordination with federal, state and public health authorities.

- Members who are in **fully insured commercial plans** will have coverage with no out-of-pocket expense to them, for in-network provider office visits, in-network urgent care visits and emergency room visits resulting in testing for COVID-19. If an in-network provider is not available, the Health Plan will cover testing at an out-of-network provider with no out-of-pocket expense to the member.
- Members who are enrolled in **Medicaid Managed Care, HARP or Child Health Plus** will have the cost of coronavirus testing by an in-network provider covered with no out-of-pocket expense. If an in-network provider is not available, the Health Plan will cover testing at an out-of-network provider with no out-of-pocket expense to the member.
- **Medicare members** - Medicare Part B (Medical Insurance) covers COVID-19 testing. This test is covered when your doctor or a health care provider orders it, if you get the test on or after February 4, 2020.
- **Members with high deductible health plans will not be responsible for copayments, coinsurance and deductibles** for 2019 Novel Coronavirus (COVID-19)-related testing even if the deductible has not been met, under new guidance from the Internal Revenue Service. This also means that an individual with an HDHP that covers these costs may continue to contribute to a health savings account (HSA).

General guidance regarding the effect of COVID-19 on prescription drug coverage

We are closely monitoring the supply of medications that are available during the coronavirus outbreak.

When a state of emergency is declared for a specific state or region, we implement early refill overrides for prescription medications for members living in those specific areas. Pharmacists can make the override at the point of sale.

The Health Plan is increasing access to prescription medications by waiving early medication refill limits on 30-day prescription maintenance medications (consistent with a member's benefit plan).

Members are also encouraged to use their 90-day mail order benefit for prescription medications.

The Health Plan will ensure formulary flexibility if shortages or access issues do occur. Members will not be liable for additional charges that stem from obtaining a non-preferred medication if the preferred medication is not available due to shortage or access issues.

Emergency prescription drug overrides are available as part of our standard exception process on an individual member basis.

Recommended Precautions from the CDC

The CDC recommends taking everyday preventive precautions to help prevent exposure to this virus and others like it by:

- Avoiding close contact with people who are sick.
- Not touching your eyes, nose or mouth.
- Staying home when you are sick.
- Covering your cough or sneeze with a tissue and throwing the tissue in the trash.
- Cleaning and disinfecting frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Following the CDC's recommendations for using a facemask.
- Washing your hands often with soap and water for at least 20 seconds if hands are visibly dirty and especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing. If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol.

Practicing good health habits every day helps to keep our community healthy.

If you suspect you may need testing:

If you are showing symptoms of coronavirus COVID-19, please call your primary care doctor before going there. The same applies to emergency rooms and urgent care centers. They will need to follow special protocols to meet you upon your arrival.

A telehealth visit is also an option to do initial screenings, and telehealth services are covered under all product lines. The member is still responsible for any copayment or coinsurance for a telehealth visit. Members with high deductible health plans are responsible for the entire cost if the deductible has not yet been met.

This information is intended for educational purposes only and should not be interpreted as medical advice. Please consult your doctor for advice regarding changes that may affect your health.

For more information on how to prevent the spread of flu-like viruses, [click to view a downloadable infographic](#) from Excellus BCBS.

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