



# CORONAVIRUS COVID-19

## 1/18/2022 UPDATE

### How your COVA Care and COVA HDHP health plans can help you handle COVID-19

There are important changes to your benefits in response to COVID-19, including expanded access to care, elimination of certain out-of-pocket expenses, test kit reimbursement, and enhanced guidance and support options for members. Please read below for details in effect at this time.

#### *What do my COVA Care or COVA HDHP benefits cover?*

1. **COVID-19 testing and related care.**

Out-of-pocket costs, including copays, coinsurance and deductibles, are *waived for COVID-19 related office visits and provider requested COVID-19 testing*, if applicable, whether the testing takes place at a doctor's office, urgent care center or emergency department.<sup>1</sup> Testing must be ordered by your health care provider based on medical necessity (e.g., exhibiting symptoms or having contact with someone diagnosed with COVID-19).

If you're diagnosed as having COVID-19, out-of-pocket costs for the *treatment of COVID-19 from doctors, hospitals, and other health-care professionals are not waived.*

*Cost-sharing for COVID-19 screening related tests (e.g., influenza tests, blood tests, etc.) performed during a provider visit that results in an order for, or administration of, diagnostic testing for COVID-19 will also be covered with no cost sharing for members. This is effective throughout the duration of the public emergency.*

#### **Over the Counter COVID-19 Tests.**

Starting 1/19/22, each household can order 4 free COVID-19 test kits from the Federal Government by visiting <https://www.covidtests.gov>

In addition, beginning 1/15/22, members can purchase 8 over-the-counter (OTC) COVID-19 test kits per month, per covered individual and receive reimbursement by submitting a claim through Anthem.com, the Sydney Health app, or via mail.

When submitting the claim, the member will be required to certify that the test was purchased for personal use and not employment purposes and will not be resold. Test kits may be purchased online or through retail stores. Sales tax is reimbursable, but any related shipping costs incurred are not. The test must be authorized for emergency use by the FDA as a self-administered and self-read test.

#### Other Important Resources

Visit [anthem.com/coronavirus](https://www.anthem.com/coronavirus) or the CDC website at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus) to read the latest updates about COVID 19.

Anthem will reimburse for up to 8 tests per covered individual per month. A member can purchase all 8 of the OTC COVID-19 tests kits per covered individual per month in one transaction and submit a single request for reimbursement for the maximum monthly amount. Alternatively, the member can also buy them as needed and file separate claims for reimbursement. It is important that claims are submitted separately for each individual member and not combined.

For additional quantities of OTC COVID-19 tests, the member will be responsible for the costs of purchasing the test. Please note: There is no limit on the number of tests, including at-home tests, that are covered if ordered or administered by a care provider.

Medicare members are not eligible for at-home COVID test kit reimbursement. Visit [medicare.gov](https://www.medicare.gov) for additional information on where to get COVID tests.

Members can easily submit a request for reimbursement digitally by logging into [Anthem.com](https://www.anthem.com) or the Sydney Health app.

To submit a claim by mail, download a claims form from [anthem.com](https://www.anthem.com). Mail the completed form along with a copy of your itemized bill to:

Anthem Blue Cross and Blue Shield  
P.O. Box 27401  
Richmond, VA 23230

Please ensure the below information is included in your mailed response for fast processing.

Where was this service located?	Physician’s Office
Date of Service	Enter the purchase date of the COVID-19 OTC Test(s)
Diagnosis code	Enter: COVID-19 OTC Test
Procedure code	Enter: COVID-19 OTC Test
Tax ID	Enter tax ID: 960000001
Amount	Purchase price of the COVID-19 OTC test(s)
Total	Total amount paid for COVID-19 OTC test(s)
Additional	<p>Mail a copy of the itemized receipt along with the claim form</p> <p><b>IMPORTANT:</b> This must show a clear description of the following, if not present, <b>handwrite</b> missing information on the receipt:</p> <ul style="list-style-type: none"> <li>• The description of the item or UPC must reference one of the following COVID, COVID Test, Test kit, SARSCOV, or SARSCOV2, COVID OTC</li> <li>• Number of tests purchased, if multiple tests are in each package, this must also be clearly stated</li> <li>• The price that was paid for each kit</li> <li>• If the test is for multiple members, submit a separate claim for each member and indicate the member that each test is for</li> </ul>

## 2. **Telehealth services.**

Telemedicine is a safe and effective way to receive medical guidance related to COVID-19 from your home using a smartphone, tablet or computer with a web cam. This includes LiveHealth Online, Anthem's telemedicine service, and other providers delivering virtual care through video and audio services. The following summarizes your telehealth benefits:

- **COVA Care:** Out-of-pocket costs for medical and behavioral health visits are waived for LiveHealth Online. Visits to any other in-network provider delivering virtual care are subject to your normal copays as outlined in your member handbook.
- **COVA HDHP:** Out-of-pocket costs are subject to your deductible, then coinsurance for LiveHealth Online and any other in-network provider virtual visits.

While COVID-19 cannot be confirmed through virtual or remote care, care teams can screen patients, assign risk, answer questions and recommend the next steps you should take.

## 3. **Medication refills.**

Early prescription refill limits are being relaxed if you wish to refill a 30-day supply of most maintenance medications. This includes specialty drugs, but restrictions will still be in place for controlled substances such as opioids.

In addition, speak to your doctor about changing from a 30-day to a 90-day supply of prescriptions you take regularly. 90-day prescriptions can be filled through Anthem Pharmacy's home delivery service or select retail pharmacies.

## 4. **Vision benefits.**

Several interim features are in place for **COVA Care members with Expanded Vision only**:

- If you are unable to reach your vision office or need additional assistance, you should call the customer service number on the back of your ID card for assistance. If you need additional eyewear, and the providers' offices are closed, online alternatives are available. The **Blue View Vision network** includes *1800Contacts.com*, *Glasses.com*, *Ray-Ban.com*, *LensCrafters.com*, *TargetOptical.com* and *Contactsdirect.com* as in-network providers. Your member benefits are applied on these sites during checkout and glasses/contacts are mailed directly to your home. To locate these or other providers, refer to the provider locator on [anthem.com](https://www.anthem.com).
- **Online contact lens prescription renewal.** *1800Contacts.com* is offering an **express online vision test (\$20 copay)** in order to renew your contacts prescription from home. ExpressExam, an online vision acuity test, works with your phone or computer and your current contact lens parameters. An eye doctor licensed in your state will review your exam results and issue you a renewed prescription so you can purchase contacts without interruption. To access the test, visit [1800Contacts.com](https://www.1800Contacts.com) and click "learn more about ExpressExam."
- **Emergency eyewear replacement at no cost.** If you have lost, broken or damaged your eyewear, contact customer service to discuss benefit options. If you are unable to leave your home or locate an open provider and you do not have a valid prescription, you may be eligible to receive an emergency pair of replacement *Adlens Adjustable Glasses* at no cost, subject to availability. These temporary, emergency glasses can be adjusted to switch focus for reading, computer and distance. Contact customer service for details.

### ***Will I need prior authorization to have a COVID-19 diagnostic test?***

Anthem will not require prior authorization for diagnostic services related to COVID-19 testing. You should call your health care provider if you develop a fever, have a cough, or have difficulty breathing, or if you have been in close contact with a person known to have COVID-19 or if you live in or have traveled to an area where the virus has spread, for care and testing guidance.

### **Extra COVID-19 support for you**

We have additional resources that connect you to a doctor who can evaluate symptoms, help you understand whether you're at risk for COVID-19, find COVID-19 services in your community, and let you know whether you need to visit a local health care provider in person.



- **Sydney Health mobile app.** The *free* Sydney Health mobile app features a [Coronavirus Assessment](#) tool to help you quickly understand your potential risk for COVID-19.<sup>3</sup> You can also use the app to set up a telehealth visit through text or video.



- **Symptom Assessment.** You can also find out what your symptoms may mean by [answering five quick questions](#) on the COVID-19 Symptom Assessment on [anthem.com](#). This tool uses guidelines issued by the Centers for Disease Control and Prevention (CDC).



- **Locate a COVID-19 testing facility.** You can quickly locate a COVID-19 testing facility near you with our locator tools [on \[anthem.com\]\(#\)](#) or by downloading the Sydney Health mobile app.



- **Emergency services in your community.** Anthem has partnered with **Aunt Bertha**, a leading social care network. Find free and reduced-cost programs for help with food, transportation, health, housing, job training and more. Visit [anthem.com/coronavirus/](#) and enter your zip code.



- **Mental Health Resource Hub.** Taking care of your mental health is more important than ever. This free online digital resource site, powered by **Psych Hub** and supported by Anthem, can help you navigate social isolation, job loss and other COVID-19 challenges.

### **Coverage for the COVID-19 Vaccine**

Anthem remains committed to helping you stay healthy while giving you peace of mind. **That is why the COVID-19 vaccine will be covered at no cost during this national public health emergency.** Once the vaccine is available, you can take comfort knowing you're able to protect yourself, your family, and your community by taking this preventive measure.

Learn more about the upcoming vaccine and types of tests at [COVID-19 vaccine](#) and types of [COVID-19 tests](#).

Your Anthem health plan will continue providing you with the support and resources you need to protect yourself and your family. If you need help finding care or have questions about your benefits, call us at the Member Services number listed on your member ID card or visit [anthem.com/coronavirus](#) or the CDC website at [cdc.gov/coronavirus](#).

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LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

1 For outpatient services. The IRS has confirmed that employers can waive out-of-pocket costs for COVID-19 testing and visits for members enrolled in HSA/HDHP plans.

2 For virtual visits performed by out-of-network providers, your health plan will pay up to the allowable charge. However, you may be subject to balance billing.

3 The Sydney Care COVID-19 assessment is based on guidelines issued by the Centers for Disease Control and Prevention, and reviewed and approved by Anthem, Inc.'s Clinical Solutions team.

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