



# COVID-19 Frequently Asked Questions

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## Introduction

Our company is taking a number of steps to respond to the outbreak of a new coronavirus (COVID-19) in accordance with state and federal regulators and public health agencies and experts.

Our priority for our members in any emergency or viral outbreak is to ensure they continue to have access to health care.

This is an evolving public health issue. Our members should know that information is changing rapidly, that we are watching developments closely and changing our approach as needed.

*Please use the following questions and answers in response to brokers, consultants and accounts.*

## Expanded Coverage and Access to Care

Blue Cross Blue Shield of Massachusetts continues our commitment to our members and customers as we navigate the rapidly changing conditions presented by the COVID-19 pandemic. Based on emerging guidance from state, federal and public health officials, we are expanding coverage and access to care for our members during this public health emergency.

### **COVID-19 Access**

- Blue Cross plans will waive member cost share (co-pays, co-insurance and deductibles) for medically necessary COVID-19 testing, counseling, vaccines (when available) and treatment and supportive care to alleviate symptoms at doctor's offices, urgent care centers and emergency departments (excluding inpatient care), in accordance with the Centers for Disease Control and Massachusetts Department of Public Health guidelines. This also includes telehealth services for those members with a COVID-19 diagnosis. Any medically necessary treatment for COVID-19 is covered under a member's health plan within the United States or internationally.
- Blue Cross members with a COVID-19 diagnosis will be protected against balance billing.

### **Additional Telehealth Access**

- Blue Cross plans will waive member cost share (co-pays, co-insurance and deductibles) for all medically necessary covered services, via phone or video (telehealth) with in-network providers, effective March 16, 2020, for the duration of the Massachusetts state of emergency.



- In accordance with state guidance, these phone/telehealth visits will be reimbursed at the same rate as face-to-face care for participating providers for both medical and behavioral health care, as long as they meet clinical standards, for the entire period of the Massachusetts public health emergency.

### Can self-insured customers opt-out of the steps to expedite access to care for the duration of the Massachusetts public health emergency?

- National and state public health officials urge health plans to take immediate steps to help speed access to COVID-19 testing and treatment and encourage the use of telehealth instead of in person visits to stop the spread of COVID-19. Therefore, Blue Cross plans will cover COVID-19 testing and treatment as well as all telehealth visits without charging members any cost share. As such, we are applying this to all commercial fully- and self-insured customers and cannot accommodate opt-out requests.
- Blue Cross plans go further than the recent federal [law](#), which requires group health plans to waive cost shares for testing and related to COVID-19. Due to the national and state public health emergency, we are not able to accommodate opt out requests from self-insured customers.
- The Massachusetts Division of Insurance (DOI) has noted that it will be essential that government and business leaders take all appropriate steps to safeguard the general public and well-being of the Commonwealth's citizens. Accordingly, BCBSMA plans administration is designed to mitigate the impact of the coronavirus on the community as a whole, but also specifically on our members.
- Because of the current pandemic, phone and telehealth (video) are the only points of care for people now. Our friends and neighbors (your employees, our members) are dealing with anxiety and stress, not to mention other health issues that may require medical attention. By removing cost barriers and creating additional access points to care (via phone and telehealth), we are honoring directives from the federal government, and most recently the state that people need to be maintain distance.
- Telehealth (video) and phone visits allow members to consult with their clinicians to ensure continuity of care while also helping to avoid the potential spread of contagion.
- People are advised to stay home and away from doctor's offices and hospitals unless it is necessary, so, in essence, the health care system in Massachusetts is largely moving from in-person to virtual and telephone visits to stop or slow the deadly spread of COVID-19.

### Is there a limit to the number of COVID-19 tests per patient?

Blue Cross covers medically necessary COVID-19 testing in connection with CDC and DPH guidelines.

### What is the timeframe for these COVID-19 changes?



The COVID-19 changes apply for the duration of the Massachusetts public health emergency.

### [Will there be a special election period for individuals?](#)

In response to the Coronavirus (COVID-19) pandemic, Massachusetts is allowing residents who are currently uninsured to enroll in an individual plan between now and April 25, 2020. Anyone that already has coverage cannot change plans. Such direct pay plans may be purchased by calling 1-800-422-3545.

## **FINANCIAL**

### [Will an account be able to defer payment of a premium?](#)

On a case-by-case basis, Blue Cross will consider extending the existing statutory grace period, one time, for an additional 30 days. In addition, we are advocating strongly for federal assistance that will support small- to mid-size businesses that may struggle to pay their health care premiums during this period.

### [If a credit is expiring prior to December 1, 2020 will you extend the time period?](#)

Blue Cross will permit customers with approved credits expiring May–Dec 1st to have through 12/31/2020 to use their credits.

### [Do the steps to expedite access to care for the duration of the Massachusetts public health emergency impact high deductible health plans \(HDHP\)?](#)

Generally, members with a High Deductible Health Plan (HDHP) including a Health Savings Account (HSA), are required to cover cost share up to the deductible before receiving assistance with cost share. Recent IRS guidance allows cost share for COVID-19 testing and treatment to be waived prior to meeting the deductible.

## **LAYOFFS & FURLOUGHS**

### [How is Blue Cross handling COBRA, Layoffs and Furloughs?](#)

As you know, accounts send health plan enrollment files to Blue Cross, and we maintain those enrollees on the plan. Unless an account notifies us to disenroll a subscriber or member, we do not take action. During this COVID-19 crisis, we will continue to honor these enrollment files as presented by accounts.

Employers decide whether to keep laid off or furloughed members on the group plan or to offer COBRA, if applicable. The employer account is responsible for complying with state



and federal laws including COBRA, and should let Blue Cross know if a subscriber has elected COBRA. Accounts may wish to seek legal counsel with regard to these questions.

### [When will a terminated employee lose coverage?](#)

The account notifies Blue Cross of the date health coverage should terminate for an employee. For example, if the employer instructs us to terminate as of 4/15, coverage ends that day. If the employer instructs us to terminate as of 4/30, coverage ends that day. Employees may be eligible for COBRA or state continuation of coverage if they are terminated, or they can seek coverage under a state exchange plan. Depending upon their financial situation, terminated employees may be eligible for a subsidized plan or Medicaid.

## **TELEHEALTH**

### [Can members access covered services via a telephone if a member does NOT have Well Connection?](#)

Temporarily, yes. Effective for dates of service retroactive to March 16, 2020, participating providers may deliver all medically necessary covered services (COVID-19 AND non-COVID-19 related) via any modality. This includes telehealth, telephonic, video chat or in-person to all Blue Cross Blue Shield of Massachusetts members including members in our Medicare Advantage, Managed Blue for Seniors and Medex plans of March 16, 2020, and will last for the duration of the state of emergency.

Starting immediately, Blue Cross will cover visits by telephone (“telephonic visits”). Providers may offer telehealth services as long as they are contracted and credentialed by Blue Cross Blue Shield of Massachusetts.

### [Can a self-insured account add Well Connection off-renewal?](#)

Yes, accounts can add telehealth services via our provider, Well Connection off cycle. The cost is 50-cents per employee per month. It may take several weeks to add this benefit. Please contact your account executive for details about this program

### [Are copays waived if I have Well Connection through my Blue Cross plan?](#)

Yes, you can get care by phone or video (telehealth): You are covered with no copayment, co-insurance, or deductibles for visits by phone and video visits with any doctor or health care provider for any medical or behavioral health care you need.

## **BUSINESS CONTINUITY**



## How is Blue Cross Blue Shield of Massachusetts impacted by Governor Charlie Baker's "Stay at Home" Advisory?

In response to Governor Charlie Baker's advisory announced on March 23, 2020, that businesses and organizations that do not provide essential COVID-19 related services should close their physical location, and that gatherings of more than 10 people are prohibited, Blue Cross assures you our business continuity plans are in place.

Blue Cross provides essential COVID-19 services and continues to meet the needs of our members and accounts, with the majority of our associates working remotely.

## Can I come to one of Blue Cross' buildings to pay a bill or ask a question?

No, at this time, our buildings are closed to external visitors. If you have questions, please call us at **1-800-262-BLUE (2583)**.

## Resources

### Where can members find the latest information regarding the COVID-19?

Visit our [coronavirus resource center](#) for information on how to stay safe, find answers to frequently asked questions, and see how we're expediting access to testing and care.

Our news service continues to publish articles about the Coronavirus, including a recent [Q&A](#). Please check [Coverage](#) regularly for additional news.

### Are there resources for people struggling to pay their bills and/or to get groceries?

Two of our community partners are providing assistance to people.

- If you need assistance finding food, paying housing bills, accessing free childcare, or other essential services, dial 2-1-1 to speak to someone who can help. 2-1-1 will connect you to local resources regardless of what state you live in. This service is provided by United Way.

### What is your Coronavirus dedicated toll-free helpline for members?

- Blue Cross offers a dedicated toll-free helpline for members to call with questions about Coronavirus including where to obtain a test, available benefits and phone numbers for further assistance. The number is (888) 372 1970.