Coronavirus Disease 2019 (COVID-19)
Frequently Asked Questions - Members

Background: Optima Health is closely monitoring the spread of the coronavirus (COVID-19) in the United States and its presence in Virginia. We have enacted our robust emergency management protocols and our dedicated team is on standby to monitor and follow COVID-19 closely in Virginia and North Carolina. To help keep you safe and prevent the spread of the COVID-19 coronavirus, walk-in services at our corporate office on Corporation Lane are temporarily suspended.

1. What is the novel coronavirus (COVID-19)?

According to the Centers for Disease Control and Prevention (CDC), the novel coronavirus is a new coronavirus that has not been previously identified. COVID-19 symptoms may appear 2-14 days after exposure to the virus.

People with these symptoms or combinations of symptoms may have COVID-19:

- cough
- shortness of breath or difficulty breathing

Or at least two of these symptoms:

- fever
- chills
- repeated shaking with chills
- muscle pain
- headache
- sore throat
- new loss of taste or smell

2. Is there anything I can do to prevent the spread of the virus?

The best way to prevent the illness is to avoid exposure:

- Wash your hands often with soap and water for at least 20 seconds.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol.
- Cover your cough and sneeze with a tissue, which you should discard in the trash.
- Stay home when you are sick.
- Use an approved telehealth option or see your doctor if you think you are ill.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Clean and disinfect frequently touched objects and surfaces.
3. What should I do if I think I or a family member is infected?

Currently, there is not a vaccine for COVID-19. If you are experiencing symptoms similar to a common cold or flu and think you have been exposed to COVID-19, please contact your primary care physician or our telehealth partner, MDLIVE®, by signing in to your secure member portal or the Optima Health mobile app.

An assessment tool is also available to help members understand care options based on their risk level for COVID-19. To access this tool:

2. Click the ‘Coronavirus Assessment Tool’ on the right side of the page.
3. Follow the prompts.

4. What will Optima Health cover as COVID-19 continues to spread?

In order to help remove barriers to care and provide safe options for our members, Optima Health is covering the following through July 31, 2020:

- all telehealth visits, including telephone only, with any in-network care provider
- any necessary in-network or emergent out-of-network treatment of COVID-19

Pre-authorization requirements for out-of-network services will be waived as appropriate for Medicaid members. For all other members, if they choose an out-of-network provider, the existing out-of-network benefits and costs will remain in place.

Optional for self-funded employers. End dates may vary for Medicaid and Medicare members. Optima Health will cover these as required by DMAS and CMS.

5. Will Optima Health cover COVID-19 diagnostic testing for commercial members?

Yes, coverage is available consistent with the terms of your health benefit plan. Please note that any excluded services (like testing required for employment) remain not covered.

Additionally, Optima Health will waive all covered out-of-pocket member costs associated with COVID-19 diagnostic testing through the duration of the public health emergency for all commercial, Medicaid or Medicare Advantage members, including serological and antibody testing.

6. Will Optima Health cover COVID-19 diagnostic testing when required by an employer as a condition of employment?

Tests required for employment are not covered services and should be managed through the employer’s Occupational Health program. Please refer to your plan document for additional details on excluded services.
7. **How will Optima Health cover a COVID-19 vaccine once the Food and Drug Administration (FDA) approves it?**

Any COVID-19 vaccine that is approved by the FDA for public use will be considered a preventive benefit under the Affordable Care Act, and therefore will be covered in full for all members.

8. **What fees have been waived for Medicaid members?**

The Department of Medical Assistance Services (DMAS) has eliminated copayments for all Medicaid and Family Access to Medical Insurance Security (FAMIS) members. More information can be found on the Cover Virginia website at [coverva.org](http://coverva.org).

9. **Does the handling of the COVID-19 virus screening affect my Health Savings Account (HSA) eligibility?**

Optima Health is handling the COVID-19 testing as a preventive care for infectious diseases screening. The IRS Code provides a safe harbor that lets HSA-qualified high deductible health plans (HDHPs) waive deductibles for preventive care benefits without jeopardizing a participant’s HSA-eligibility. IRS transition relief also allows for COVID-19 treatment and testing to be covered before deductible on HSA qualified plans.

10. **What should I do if there is a prescription drug shortage?**

Because many drugs are produced in China, Optima Health will continue to monitor the supply of medication available to our members. If there happens to be a shortage of a certain drug, we will look for alternative medications to offer you.

11. **What can I do to make sure I have my necessary prescription drugs?**

You may be able to change from a 30-day supply to a 90-day supply for any prescription drugs you regularly take with the mail order delivery option, as well as select retail pharmacies. If you don’t have a prescription for a 90-day supply, talk to your physician to see if a 90-day supply would work. You can also order an early refill on your prescriptions.
12. For those that have pharmacy through Optima Health, will Optima Health implement pharmacy benefits changes to make sure members have access to necessary prescription medications while limiting the possibility of COVID-19 exposure?

Commercial Group and Medicare Members:

Early Refills

Optima Health has made the following changes to make sure you have an appropriate amount of medication on-hand:

- We will allow early refills for medications up to a 31-day supply, if needed. If you need extra medication, talk to your pharmacy about filling your prescription early. You will be responsible for your standard cost share.
- For the safety of our members, you or your pharmacy will need to call for an override to refill an opioid prescription early.

90-Day Refills

Optima Health allows members to fill 90-day supplies of most medication at a retail pharmacy, or through our home delivery options.

- We have implemented a one-time 90-day fill of most specialty medications through your specialty pharmacy. You will be responsible for your standard cost share.
- We encourage the use of 90-day supplies for medications you take regularly.
- If you don’t have a prescription for a 90-day supply, talk to your physician to see if a 90-day supply would work for you.

Home Delivery Option

Our mail order or specialty pharmacies can deliver a 90-day supply of medications to our members’ homes. For more information on how to sign up for home delivery, members can visit:

Commercial: optimah.ealth.com/members/manage-plans/prescription-home-delivery

Medicare: optimah.ealth.com/members/optima-medicare-hmo/plan-information/drugs-lists-formularies
Medicaid Members:

**Early Refills**

Optima Health has made the following change to make sure you have an appropriate amount of medication on-hand:

- We will allow for early refills of most medications, if needed. If you need extra, talk to your pharmacy about filling your prescription early. No copayments will apply.

**90-Day Refills**

Optima Health now allows members to fill 90-day supplies of medication at most retail pharmacies. No copayments will apply.

If you don’t have a prescription for a 90-day supply, talk to your physician to see if a 90-day supply would work for you.

13. **Does Emergency Travel Assistance through Assist America have exclusions or limitations for services?**

If you have emergency travel assistance and are hospitalized while traveling, Assist America will monitor your medical care; they will follow any local restrictions in place. At this time, Assist America does not have geographical limitations.

Transportation services will not be covered during pandemics. Local government restricts travel logistics for pandemics.

Optima Health recommends that covered members register to receive Assist Alerts prior to any planned travel.

To receive the Assist Alerts, members can sign up on assistamerica.com.

14. **Where can I get more information or updates about COVID-19?**

For more information, please visit the CDC website at [cdc.gov](http://cdc.gov). Medicaid members have additional resources on the Cover Virginia website at [coverva.org](http://coverva.org). For additional updates, you may also visit [optimahealth.com/coronavirus](http://optimahealth.com/coronavirus).