

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 emergency management protocols and our dedicated team continues to monitor and follow COVID-19 closely in Virginia. 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.

COVID-19 VACCINE INFORMATION:

1. What information is there about the COVID-19 vaccines?

The Food and Drug Administration (FDA) has approved a COVID-19 vaccine from Pfizer Inc./BioNTech for individuals 16 years of age and older and a vaccine from Moderna for individuals 18 years of age and older. Each company has reported that their vaccines are roughly 95% effective in preventing symptomatic COVID-19 infections. Both vaccines will require two doses, the initial dose and a repeat vaccination three or four weeks later.

2. What side effects are associated with the vaccines?

There is a remote chance that vaccines could cause a severe allergic reaction. This would likely occur within an hour of receiving the vaccine.

Mild symptoms like muscle pain at the injection site, low-grade fever, and/or headache have been reported over the first few days after vaccination. Long-term side effects from vaccines are rare. Most side effects are expected to occur within the first six weeks of a vaccine. The clinical trials will follow vaccine participants for two years, which will give us more information about long-term side effects in the future.

You will not get COVID-19 from the vaccine. None of the vaccines currently in development use the live virus that caused COVID-19. Using new vaccine technology (mRNA), the COVID-19 vaccine will teach our own immune system to recognize and fight off the virus that causes COVID-19, protecting ourselves from sickness.

3. How will Optima Health cover vaccinations?

Both COVID-19 vaccine doses will be free for members. There is a significant effort to ensure the COVID-19 vaccine is distributed equitably throughout all communities and those at the highest risk will have the opportunity to receive a vaccine.

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4. Who will receive the COVID-19 vaccine and when?

Because initial supplies of the COVID-19 vaccine will be limited, the Virginia Department of Health plans to adopt the recommendation from the Centers for Disease Control and Prevention (CDC) and Advisory Committee on Immunization Practices (ACIP) to distribute the vaccine in phases:

- **Phase 1** will include high-risk healthcare personnel and staff (emergency department staff, COVID-19 patient units, EMS), and residents of long term care facilities (nursing homes). For more detail on who is included in phase 1, visit the [Virginia Department of Health](#) site.
- **Phase 2** will include other workers in essential industries, people with medical issues that put them at high-risk for COVID-19, and people 65 years and older.
- **Phase 3** will include the remaining general population.

5. When is immunity from COVID-19 achieved once vaccinated?

Immunity (up to 95% effectiveness) will be achieved 6-8 weeks after you receive the first dose, but you **must also receive the second dose** in order to achieve full immunity. It is still unknown if you can transmit the COVID-19 virus to others after receiving the vaccine. This is why you must still follow all safety guidelines after vaccination and continue to wear a mask.

6. Where can I learn more information about the COVID-19 vaccine?

Optima Health is actively monitoring the situation and will provide more detailed information as it becomes available. You may also visit the [Virginia Department of Health](#) and [CDC](#) websites for more information, or check for updates on optimahealth.com/covid-19.

ADDITIONAL COVID-19 INFORMATION:

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

According to the CDC, the novel coronavirus is a new coronavirus that had 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:

- 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
- diarrhea

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8. 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.

9. What should I do if I think I or a family member is infected?

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 app¹.

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

1. Visit optimahealth.com.
2. Click the '**Coronavirus Assessment Tool**' on the right side of the page.
3. Follow the prompts.

¹ Select groups do not have access to MDLIVE. Please verify with your Human Resources department beforehand.

10. What will Optima Health cover during the COVID-19 public health emergency?

In order to help remove barriers to care and provide safe options for our members, Optima Health is waiving member cost share on the following through **February 28, 2021**:

- all telehealth visits, including telephone only, with any in-network care provider¹
- any necessary in-network or emergent out-of-network treatment of COVID-19¹

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.

¹ 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.

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

Yes, coverage is available consistent with the terms of your health benefit plan. Additionally, Optima Health will waive all covered out-of-pocket member costs associated with COVID-19 diagnostic testing as deemed appropriate by the ordering provider through the duration of the public health emergency for all commercial members, including serological and antibody testing. Please note that any excluded services (like testing required for employment) remain not covered.

12. 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.

13. 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.

14. Does the before deductible coverage of COVID-19 testing and treatment 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.

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

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.

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16. For those that have pharmacy through Optima Health, what pharmacy benefits will allow members access to necessary prescription medications while limiting the possibility of COVID-19 exposure?

Commercial Group and Medicare members:

We continue to offer the same great coverage of your pharmacy benefits during COVID-19, including:

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 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: optimahealth.com/members/manage-plans/prescription-home-delivery

Medicare: optimahealth.com/members/optima-medicare-hmo/plan-information/drugs-lists-formularies

Individual and Family Plan Members:

In response to COVID-19, Individual and Family Plan members currently also have access to the above pharmacy benefits.

Medicaid Members:

90-Day Refills

Optima Health now allows members to fill 90-day supplies of most 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.

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17. 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 at assistamerica.com.

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

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