

Medi-Share and COVID-19: FAQs for Members

Question: Is testing and treatment for Coronavirus (COVID-19) eligible for sharing?

Answer: Yes. Testing and treatment for Coronavirus (COVID-19) are eligible for sharing, like costs for any testing or treatment of a confirmed illness, based on the Medi-Share Guidelines. Members should utilize free telehealth as their first route of care and, if further treatment is recommended, utilize PHCS providers when appropriate.

Question: What should members do if they are sick?

Answer: If members are feeling sick with fever >100.4° and cough or shortness of breath, they should utilize their free MDLive telehealth service first to help determine the necessary next steps.

As part of your Medi-Share membership, you have free access to 24/7 Telehealth. You can speak to a Board certified physician from the comfort of your home to review symptoms and get advice regarding any further steps.

Question: How do I use MDLive?

Answer: You will continue to have access to MDLive, our contracted telehealth provider, at no cost. MDLive gives you 24/7 access to a board-certified physician who can help you determine if further care or testing is recommended before exposing yourself and/or others to the virus.

If you have not yet registered or set up your account for MDLive, please visit MyChristianCare.org/mdlive and register now before you need care. If you are already set up with an account on MDLive, simply log in to schedule your virtual call.

Question: What if MDLive directs me to seek in-person care for COVID-19 symptoms?

Answer: Before seeking in-person care for COVID-19 symptoms, call your healthcare provider and tell them that you may have COVID-19. Put on a facemask before you enter the facility. These steps will help the healthcare provider's office keep other people in the office or waiting room from getting infected or exposed.

Question: What About Provider Fees?

Answer: All Provider fees will be eligible for sharing provided you have consulted with an MDLive physician and the MDLive physician advises you to seek care specifically for COVID-19.

- \$35 office/urgent care provider fee
- \$200 emergency room provider fee (if MD Live recommends the ER)

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Question: When does the COVID-19 provider fee waiver begin?

Answer: The Provider fee will be waived starting on treatment date 3/18/2020 until further notice. Please note that the Provider fee will only be waived if the member was directed by an MDLive physician to seek care with flu-like symptoms.

Question: Will the cost of testing and treatment for Coronavirus be eligible for sharing?

Answer: All COVID-19 related medical bills, including lab testing (which includes COVID-19 test kits), will be eligible for sharing once your Annual Household Portion has been met.

- Costs for these tests will typically be billed as a part of a medical or ER visit
- Bills related to COVID-19 will be shared in accordance with the usual process
- Bills will first be applied to the AHP, then will be shared with no annual or lifetime limit

Question: When is COVID-19 testing recommended?

Answer: The standard criteria for testing remains:

- Fever of 100.4° or greater and cough/shortness of breath

AND

- Close contact with a person known to have COVID-19 **OR**
- Recent travel from an area with ongoing spread of COVID-19 to include recent international, cruise ship, travel within certain areas of the United States with sustained community spread

For more detailed information, please [visit our blog](#) for regular updates.

Question: If I don't have COVID-19; what can I do to help?

Answer: All members are encouraged to pray for our nation and those around us who might be in need. You can use the Medi-Share mobile app to pray for others or ask for prayer. If you have not yet download it, you can do so by going to MyChristianCare.org/mobileapp

Question: What is Medi-Share doing?

Answer: Medi-Share, like our nation, will continue to monitor the COVID-19 situation. We encourage our members to stay calm and to follow local public health recommendations regarding travel, avoiding work/school if sick, and implementing social distancing when directed in your area.

Medi-Share will remain open from 8am – 9pm EST Monday – Friday. We have taken steps to transition the majority of our employees to remote work where possible, heeding guidance from state and federal public health officials. We have planned for this type of contingency and expect that our 700 employees will continue to handle calls daily to assist members and providers in anything related to the Medi-Share program from pre-notifications, to bill sharing questions, to care management, or health & wellness coaching. Our team is here to guide and support you in prayer.