

# Coronavirus COVID-19 frequently asked questions

What it is, how to prevent it, what Empire benefits cover

Some members in NY may already have Virtual Care text visits and LiveHealth Online video visits included as part of their benefit plan and may receive unlimited free text and video visits.

## How Empire Benefits Will Work

### Symptom checks and doctor visits from home are covered

Members can download the **Sydney Care mobile app** today for a quick and easy way to assess their coronavirus symptoms. They can assess their symptoms, and then, if they choose to, the app will connect with a doctor through a **LiveHealth Online** video session or a **Virtual Care** text session right from their phone.

The doctor can evaluate symptoms, help them understand whether they're at risk for COVID-19, and let them know whether they need to visit a local health care provider in person. **LiveHealth Online visits will be available for members at no extra cost through June 14, 2020.** This applies to Empire Fully Insured, Individual, Medicare Advantage, and Medicaid, where permitted.

Sydney Care is available to download now on Android or iOS. This app should accompany the Sydney Health or Engage benefits app.

### Telehealth benefits

Empire is expanding member telehealth benefits. Not only do member benefits include connecting with a doctor through the Sydney Care mobile app's Virtual Care text session or LiveHealth Online video, but now they also cover telehealth visits by phone with the primary care doctor in their plan until June 14, 2020.

Members can get one Virtual Care text session at no cost between now and June 14, 2020. Additional Virtual Care text sessions cost \$19 each. Telehealth visits through LiveHealth Online or other telehealth technologies that primary care doctors in member's plan use are available to members at no cost between now and June 14, 2020.

Most plans include telehealth as part of their benefits. If LiveHealth Online isn't part of a plan's benefits, members may have out-of-pocket expenses to use this service after June 14, 2020. Empire will also waive cost sharing for phone or video telehealth visits with doctors in members' plans.

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### COVID-19 testing is covered

All Empire members are covered. If COVID-19 testing is needed, the test and the visit where members get the test are covered with no out-of-pocket costs. For members diagnosed as having COVID-19, Empire health plan benefits apply to treatments.

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### Early prescription refills are covered

Empire is relaxing early prescription refill limits, where permitted, for members who have Empire pharmacy benefits and wish to refill a 30-day supply of most maintenance medications early.

Additionally, members who have a pharmacy plan that includes a 90-day mail-order benefit should talk to their doctor about whether changing from a 30-day supply to a 90-day supply of their prescriptions is appropriate. Members filling 90-day prescriptions can get most of their medications through our home

delivery pharmacy. Members can call the Pharmacy Member Services number on their health plan ID card to learn more (applies only for members with Empire pharmacy benefits).

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**If there's an epidemic, how will you ensure that the doctors in the Empire plan can still provide care?**

Empire is committed to making sure members can get the care they need. We're working closely with the doctors and other health care professionals in our plans to prepare for more calls and visits. If doctors aren't available for some reason, we'll help them find alternate care. Members can go to [empireblue.com](http://empireblue.com) or call the Member Services number on their ID card.

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**Could there be a shortage of medications people take? If so, what would they do?**

Because many drugs we rely on every day are made in China, we are constantly checking the supply of medications available to our members. If we see there could be a shortage of a certain drug, we'll find alternate medications that our members could take for about the same price.

## About Coronavirus and COVID-19

**What is coronavirus and COVID-19?**

[Coronavirus](#) is a type of virus that causes respiratory illness — an infection of the airways and lungs. COVID-19 is a new strain of coronavirus. It's part of the same family of coronaviruses that includes the common cold.

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**What are the symptoms?**

The most common early [symptoms](#) appear between 2 and 14 days after being infected. Symptoms can be mild to severe. They include fever, cough, and shortness of breath.

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**How does the virus spread?**

Right now, medical experts think that COVID-19 [spreads](#) from person-to-person through a cough, sneeze or kiss. However, since COVID-19 is a new disease, scientists around the globe are racing to learn more about it.

## Prevention and Treatment

**How to prevent infection**

The best way to prevent infection is to avoid being exposed to the virus that causes COVID-19. Check the [CDC website](#) for up-to-date information. If traveling, visit the [CDC travel page](#) for most current travel guidelines.

Good health habits can also help prevent and fight COVID-19.

- Wash hands often with soap and water for at least 20 seconds. Especially after going to the bathroom, before eating, and after blowing your nose, coughing, or sneezing.
  - If soap and water aren't available, use an alcohol-based hand sanitizer with at least 60% alcohol.
  - Avoid touching eyes, nose, and mouth.
  - Avoid close contact with people who are sick.
  - Stay home when sick. This includes staying home from work, school, errands, and travel for at least 24 hours after a fever is gone.
  - Cover a cough or sneeze with a tissue, throw the tissue in the trash, and wash hands.
  - Clean and disinfect frequently touched objects and surfaces like phones, keyboards, and doorknobs.
  - Get plenty of sleep, be physically active, drink lots of fluids, and eat nutritious food.
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**What if individuals are sick with COVID-19?**

Individuals exposed to COVID-19 who develop a fever and symptoms of respiratory illness, such as cough or difficulty breathing, should contact their doctor immediately. Empire members can log in at [empireblue.com](https://www.empireblue.com) to use LiveHealth Online and connect with a board-certified doctor via video at no cost through June 14, 2020, or chat with a doctor via text through the Sydney Care app. To help prevent the disease from spreading to people in the community, follow these [CDC recommendations](#).

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**Do individuals need to wear a facemask?**

It's best to follow the CDC's recommendations for using a [facemask](#). CDC information for household members and caregivers can be found [here](#).

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**Are there any prescription drugs to treat COVID-19?**

Right now, there are no prescription drugs that are approved to treat this virus. Scientists are working quickly to develop treatment, so we are closely monitoring CDC and World Health Organization (WHO) guidance for updates on the best treatments.

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**Are there any vaccines available to prevent COVID-19?**

Not yet. Several vaccines are being tested, but they're still in the very early stages of development. After that, they'll need to go through clinical trials to be sure they are both safe and effective before they'd be ready for the public.

## Safety and Preparedness

**What is Empire doing to prepare?**

Empire is monitoring COVID-19 developments and what they mean for our associates and those we serve. We are fielding questions about the outbreak from our customers, members, providers, and associates. Additionally, our clinical team is actively monitoring external queries and reports from the Centers for Disease Control and Prevention to help us determine what, if any, action is necessary on our part to further support our stakeholders. Empire has a business continuity plan for serious communicable disease outbreaks, inclusive of pandemics, and will be ready to deploy the plan if necessary.

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**Does Empire have a business continuity plan in the event of a pandemic?**

Empire maintains a comprehensive enterprise wide business continuity program that aligns business requirements of our operating units and related support areas to help us meet our commitments following an "unplanned event." This plan includes strategies for a "People Unavailable" event, including a pandemic, to help us continue critical business processes to meet our customer commitments. Response to and mitigation of such an event can include leveraging our broad geographic footprint, work from home capability, increased personal hygiene and additional building hygiene measures and frequency, travel restrictions, isolation of personnel, and limiting access to and travel between our facilities. All of this is documented in established policies and procedures to support crisis response measures, such as during a pandemic threat.

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**Is Empire encouraging broader use of telehealth assuming the virus spreads?**

We are recommending members use telehealth when they can, as it prevents them from spreading a virus and can help protect them from getting a virus while waiting with others at a physical facility. Members can use LiveHealth Online at no cost until June 14, 2020. They can visit [empireblue.com](https://www.empireblue.com) secure portal to use LiveHealth Online and connect with a board-certified doctor via live chat or video. This includes visits with a mental health professional.

## Employer Impact

### **How will Empire address open enrollment over the next several months for clients who do not have online resources?**

The team is developing virtual open enrollment options and will share them when available. Members can call the number on their Member ID card to confirm coverage.

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### **Why is it important to refer to the CDC for questions related to COVID-19?**

The COVID-19 outbreak is an emerging, rapidly evolving situation and CDC provides updated information as it becomes available, in addition to updated guidance.

The CDC is an official, public and national source of information and acts as a clearinghouse for information and reporting on infectious disease as it is constantly evolving. As part of the US Department of Health and Human Services, its mission is to protect America from health, safety and security threats, both foreign and in the United States.

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### **What can employers do?**

Employers should check the CDC page for [interim guidance for businesses and employers](#) for information on strategies that can be used to prevent the spread of COVID-19 and keep employees safe.

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### **How does the CDC recommend local governments and communities prepare for a pandemic?**

The CDC has developed pandemic preparedness resources that are available [here](#).

## Privacy

### **Can Empire provide my company with information regarding COVID-19 cases within our member population?**

Applicable law limits Empire's ability to share an individual's protected health information with an employer absent an authorization or certain extenuating circumstances. As a result, Empire is limited by law in its ability to disclose individual's protected health information to an employer.

HIPAA permits limited disclosure of protected health information to group health plan representatives if:

- The requestor is a group health plan representative and,
- The purpose of the request is related to the operations of the health plan.

Under the current circumstances, information regarding COVID diagnoses is unlikely to relate to the health plan's operations. Nevertheless, when receiving such requests, we will inquire about the nature of the request and the requestor's role to determine what protected health information, if any can be disclosed.

Most importantly, Empire may not have records indicating any affirmative medical diagnosis. We recommend that employer groups concerned about the virus work with relevant regional and national public health authorities to remain apprised of any developments.

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### **Can an employer receive information on the number of claims — but not specific names — for COVID-19 tests and related services?**

No. Currently, it may be possible to identify someone specifically even if, for example, their name is not shared. We recommend checking in with local health authorities to understand the total number of cases in any given area.

## Benefit Coverage Questions

### **Will Empire cover member out-of-pocket costs for testing and related visits for COVID-19?**

Out-of-pocket expenses—including copays, coinsurance and deductibles for COVID-19—are waived for tests and related visits, including visits to determine if testing is needed. Test samples may be obtained in many settings including a doctor's office, urgent care, ER or even drive-thru testing once available. While a test sample cannot be obtained through a telehealth visit, the telehealth provider can help you get to a provider who can do so. The waivers apply to members who have individual, employer-sponsored, Medicare and Medicaid plans.

Also, Empire will waive member cost share for telehealth visits, including visits for behavioral health, for our Fully Insured employer, individual, and Medicare Advantage plans, and where permissible, Medicaid plans. Self Insured plan sponsors will have the choice to participate.

Cost sharing will be waived for members using Empire's telemedicine service, LiveHealth Online, as well as care received from other providers delivering virtual care will be waived for 90 days, beginning March 17. Co-pays for acute and behavioral telehealth visits for health conditions will be waived.

For additional services, members will pay any out-of-pocket expenses their plan requires, unless otherwise determined by state law or regulation. Members can call the number on the back of their identification card to confirm coverage. Providers should continue to verify eligibility and benefits for all members prior to rendering services.

Self Insured plans no longer have the option not to waive out-of-pocket member expenses for the diagnostic test and the visit associated with the test, as laid out in the [federal mandate](#).

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**Is Empire waiving out-of-pocket expenses when a member needs health care services from a doctor or hospital related to COVID-19 that doesn't involve diagnostic testing?**

No, the waiver of out-of-pocket expenses relates to testing and visits, including visits to determine if testing is needed, that are related to testing. For care unrelated to COVID-19 test or the visit associated with the test, members will pay any out-of-pocket expenses their plan requires, unless otherwise determined by state law or regulation.

There is an exception. Empire will waive any member cost share for telehealth visits, including visits for mental health, for our Fully Insured employer, individual, Medicare and Medicaid plans for 90 days as of March 17. Cost sharing will be waived for members using Empire's telemedicine service, LiveHealth Online, as well as telehealth received from other in network providers. Self Insured plan sponsors will have the choice to participate.

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**Do the waivers apply to out-of-network providers for testing and non-telehealth visits?**

Out-of-network will be covered for any visits up until the allowed amount. Cost shares will be waived and the out-of-network provider will be paid the allowed amount. If there is balance billing, members can appeal.

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**Will cost shares associated with testing and related services be waived for members enrolled in high-deductible health plans with HSAs?**

Cost shares associated with testing and related services will be waived for members enrolled in high-deductible health plans (HDHP) with HSAs. Such cost share waivers will not jeopardize the status of the plan as an HDHP based on the recent IRS guidance issued March 11, 2020. We are waiting for guidance on any tax impact to members using telehealth visits unrelated to COVID-19 testing or treatment.

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**If a member is treated for COVID-19 outside the United States, will coverage apply and will out-of-pocket waivers apply?**

Yes, a member's regular coverage would apply for testing and treatment of COVID-19, just like it does in the United States. Out-of-pocket expenses for the focused test used to diagnose COVID-19 and the visit related to the test will be waived for members—specifically, individual, Medicare and Medicaid members and other Fully Insured plans. Empire recommends Self Insured customers waive member out-of-pocket costs for the COVID-19 diagnostic test and the related visit.

**What diagnosis codes would be appropriate to consider for a patient with known or suspected COVID-19?**

The CDC has provided [coding guidelines](#) related to COVID-19.

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**In case of mass epidemic, how can you ensure that your contracted providers can still provide services?**

Empire is committed to working with and supporting its contracted providers. Our benefits already state that if members do not have appropriate access to network doctors that we will authorize coverage for out-of-network doctors as medically necessary.

In addition, Empire's telehealth provider, [LiveHealth Online](#), is another safe and effective way for members to see a doctor to receive health guidance related to COVID-19 from their home via mobile device or a computer with a webcam.

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**Are you aware of any limitations in coverage for treatment of an illness/virus/disease that is part of an epidemic?**

Our standard contracts do not have exclusions or limitations on coverage for services for the treatment of illnesses that result from an epidemic.

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**What is the effective date for the changes in cost-share coverage?**

For Fully Insured customers impacted by state level public health emergency mandates, the date will be when the mandate became effective. For Self Insured customers implementing the recommended approach, the effective date will be retroactive to Jan. 1, 2020 to include COVID-19 services that may have occurred before testing became commercially available in March.

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**Are there limitations in coverage for treatment of an illness/virus/disease that is part of an epidemic in Empire's stop-loss policies?**

Our standard contracts do not have exclusions or limitations on coverage for services for the treatment of illnesses that result from an epidemic.

## Pharmacy

**What is IngenioRx doing to address potential drug shortages related to the current COVID-19 outbreak?**

- IngenioRx is carefully monitoring the global drug supply for any disruptions related to COVID-19 and, at the present time we have not identified any disruptions that would affect members' abilities to fill their prescriptions through either our mail order facility or our retail networks.
- Additionally, the Food and Drug Administration is closely monitoring medications for any potential supply chain disruptions.
  - The FDA has indicated that it has received notice from a drug manufacturer that production of one drug has been impacted but the name of the drug has not been released. The FDA has been clear that there are several therapeutic alternatives for this drug that have not been impacted.
- Given the evolving nature of the outbreak, we will continue to monitor the situation and will work to address issues as they arise.

## Telehealth, Sydney Care and 24/7 NurseLine

**Is Empire encouraging broader use of telehealth assuming the virus spreads?**

We are recommending members use telehealth when they can as it reduces the burden on the healthcare system, prevents members from spreading a virus and can help protect them from getting a virus while waiting with others at a physical facility.

We also encourage members to access our SydneyCare app at no cost. The app includes a *Coronavirus Assessment*, that can help members quickly and safely evaluate their symptoms and assess their risk and then communicate with a doctor to address additional questions. Members can download the Sydney Care app on Android or iOS.

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**Is Empire’s vendor, LiveHealth Online, prepared for the number of visits that will increase to telehealth?**

As there is a heightened awareness of COVID-19 and more cases are being diagnosed in the United States, LiveHealth Online is increasing physician availability and stands ready to have doctors available to see the increase in patients, while maintaining reasonable wait times. They have added a call back function available at peak hours.

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**Why is telehealth a good option to receive individual health guidance related to COVID-19?**

We are recommending members use telehealth when they can as it prevents them from spreading a virus to others in a waiting room or clinic and can help protect them from getting a virus while waiting with others at a physical facility.

LiveHealth Online is a safe and helpful way use Empire benefits to see a doctor to receive health guidance related to COVID-19 without leaving home, using your smart phone, tablet or computer-enabled web cam.

While COVID-19 can’t be confirmed through virtual or remote care, care teams can screen members, assign risk, answer questions and recommend the next steps a member should take. Patients with COVID-19 who are at low risk are treated in the home unless they are sick enough to require in-person care.

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**Is Empire waiving member copays associated with LiveHealth Online and other telehealth visits for COVID-19?**

Empire will waive member cost share for telehealth visits, including visits for mental health, for our Fully Insured employer, individual, and Medicare Advantage plans, and where permissible, Medicaid plans for 90 days, beginning March 17.

Cost sharing will be waived for members using Empire’s telemedicine service, LiveHealth Online, as well as care received from other providers delivering virtual care. Co-pays for physical and behavioral telehealth visits for health conditions will be waived. Self Insured plan sponsors will have the choice to participate.

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**Can members get their out-of-pocket expenses waived to see their own doctor via telehealth?**

Members can get their out-of-pocket expenses waived for COVID-19 visits if their doctor uses a telehealth platform. They also can get them waived for other care needs for 90 days beginning March 17<sup>th</sup>.

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**Are there tax implications for members with HSA and certain high-deductible plans who get their copays waived for a telehealth visit?**

IRS released guidance on March 11, 2020 that allows employers to waive out-of-pocket costs for COVID-19 testing and related services for members enrolled in HSA/high deductible health plans without tax implications to members. We are still awaiting guidance related to telehealth visits unrelated to COVID-19 during the 90-day period.

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**Are out-of-pocket costs waived for Empire members who have a telehealth provider other than LiveHealth Online?**

Yes. Cost sharing will be waived for members using Empire’s telemedicine service, LiveHealth Online, as well as care received from other providers delivering telehealth. This applies to members who have Medicaid, Medicare, individual and employer-sponsored plans. Self Insured plan sponsors will have the choice to participate.

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**Can members use 24/7 NurseLine if they suspect symptoms of COVID-19?**

Yes. 24/7 NurseLine has trained nurses to ask additional probing questions to members with respiratory symptoms and coached nurses to use updated HealthWise Connect COVID-19 information and the CDC web site.

- NurseLine is available to most Empire members who have Medicaid, Medicare, individual and employer-based plans.
- The number is typically on the back for the member ID card. Most Medicaid members access the service through member services.

**What is Sydney Care?**

Sydney Care is a digital care access platform offering a suite of health services via a downloadable app, including:

- **Symptom Checker:** Personalized, AI-driven chat functionality that can understand the symptoms users indicate and provide them with knowledge about how others were diagnosed and treated. Sydney Care offers two options (below) to follow-up on the information provided during the Symptom Checker dialogue.
- **Virtual Text Visit:** Enables consumers to connect directly with a board-certified physician via text chat, should consumers desire to have a chat-based clinical evaluation. When appropriate, these physicians can prescribe medication, order lab work and/or suggest the type of specialist consumers may want to consult.
- **Virtual Video Visit:** Similar to the Virtual Text Visit, the Virtual Video Visit option – through LiveHealth Online – is a secure, two-way video chat with a board-certified doctor. These physicians can also prescribe medication, order labs or make specialist recommendations.

**How does the Sydney Care mobile app work in regards to coronavirus?**

The *Coronavirus Assessment* tool is available on the Sydney Care mobile app, which members can download at no cost.

- The *Coronavirus Assessment* is designed based on guidelines from the Centers for Disease Control and Prevention (CDC) and National Institutes of Health (NIH) to help individuals quickly and safely evaluate their symptoms and assess their risk of having COVID-19.
- Inputs provided by individual users include symptoms, recent travel and potential contact with anyone with the disease.
- Based on the results, Empire members will be able to connect directly to a board certified-doctor via the Sydney Care app who can recommend care options.

**How do members find it?**

Sydney Care is available for Empire members to [download now](#) on Android or iOS. This app should accompany their Sydney Health or Engage benefits app. *Coronavirus Assessment* functionality is currently available.

**Underwriting and Financial Questions**

Note: State level information may vary from what is below

**Are customers able to continue employee health benefits if part of the workforce is laid-off in response to the COVID-19 crisis?**

Fully Insured Plans	Self Insured Plans
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<p>Yes. Empire's requirement for employees to be actively working in order to be eligible for coverage will be relaxed through May 31, 2020 as long as the monthly premium payment is received.</p> <p>Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less than what they were prior to the layoffs.</p>	<p>Yes. Payment of administrative fees, claims cost and stop loss premium is required to continue coverage for laid-off employees who are not actively at work. This flexibility will remain in place through 5/31/20.</p> <p>Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less than what they were prior to the layoffs.</p> <p>If Empire is not a customer's stop loss carrier, Empire recommends verifying coverage with the customer stop loss carrier.</p>
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**Are customers able to continue employee health benefits if the entire workforce is laid off in response to the COVID-19 crisis?**

<b>Fully Insured Plans</b>	<b>Self Insured Plans</b>
<p>Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage as long as the monthly premium payment is received.</p> <p>Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less than what they were prior to the layoffs.</p>	<p>Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage. Payment of administrative fees, claims cost and stop loss premium is required to continue coverage for laid-off employees who are not actively at work.</p> <p>Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less than what they were prior to the layoffs.</p> <p>If Empire is not a customer's stop loss carrier, Empire recommends verifying coverage with the customer's stop loss carrier.</p>

**Will continuation coverage be available for a customer's employees who have been laid off and are employers able to offer continuation coverage to their employees at their own expense?**

<b>Fully Insured Plans</b>	<b>Self Insured Plans</b>
<p>If an employer offers COBRA and if one person remains actively employed, employees may elect to continue coverage under COBRA by following the normal notice and election procedures.</p> <p>If there are no active employees, the plan is terminated and COBRA will not be an option.</p> <p>However, employees will have the option to enroll in individual coverage under a special enrollment period or would have the option to</p>	<p>If a customer offers COBRA and if one person remains actively employed, employees may elect to continue coverage under COBRA by following the normal notice and election procedures.</p> <p>If there are no active employees, the plan is terminated and COBRA will not be an option.</p> <p>However, employees will have the option to enroll in individual coverage under a special enrollment period or would have the option to</p>

<p>purchase a short-term plan that is subject to medical underwriting.</p>	<p>purchase a short-term plan that is subject to medical underwriting.</p> <p>If Empire is a customer's stop loss carrier, the policy will terminate if the minimum enrollment of active employees threshold is not met. If Empire is not a customer's stop loss carrier, Empire recommends verifying coverage and minimum enrollment requires with your stop loss carrier.</p>
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**Will my rates/premium be subject to change if enrollment drops by more than 10% as a result of the COVID-19 crisis?**

Effective through May 31, 2020, if the loss of enrollment is a result of the COVID-19 crisis, rates and premiums will not change.

**As a result of the COVID-19 crisis, will Empire renewal rate actions or quote responses be delayed or impacted?**

Empire will continue to meet renewal rate actions and / or quote expectations and do not anticipate delays or impacts.

**If employees are losing their health insurance coverage due to being laid-off, will Empire be able to offer coverage options?**

Empire recommends employers work with their employees to assess coverage options and eligibility by going to [www.healthcare.gov](http://www.healthcare.gov). Some examples of options include Medicaid or qualifying event for a special enrollment period for an ACA compliant plan. If Medicaid or ACA compliant plans are not a fit for your employee, they may also consider a short-term plan if available in their state.

**For employees who enroll in an ACA compliant health insurance plan, how quickly will their coverage be effective?**

The qualifying event for the special enrollment period will determine the effective date of coverage. Please visit [www.healthcare.gov](http://www.healthcare.gov) or prospective carrier. Premium subsidies are not available for plans purchased outside of the federal exchange.

**If employees chose to enroll in a short-term plan, how quickly will their coverage be effective?**

Short-term plans, where available, will typically be reviewed and approved by the plan's underwriters and will be effective the day after formal underwriting approval.

**If temporarily laid-off employees return to work, will they be eligible to obtain coverage without a waiting period?**

Employees rehired by May 31, 2020 will not be subject to a waiting period.

**Will Empire allow a premium payment grace period extension?**

We realize these are unprecedented times and want to help and support our customers where possible. If customers are having trouble making payments they should reach out to their account manager. Empire will evaluate payment extensions on a case-by case basis.

**Life and Disability Questions**

**How does the Centers for Disease Control and Prevention define Quarantine and Isolation?**

Isolation and quarantine help protect the public by preventing exposure to people who have or may have a contagious disease.

- Isolation separates sick people with a contagious disease from people who are not sick.
  - Quarantine separates and restricts the movement of people who were exposed to a contagious disease to see if they become sick.
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**Is an individual who is quarantined but not sick or diagnosed with COVID-19 considered disabled?**

Generally, we do not consider quarantined workers to be disabled unless they have a medical condition that results in restrictions and limitations that satisfy a policy's definition of disability. Employees who have been diagnosed with COVID-19 and are unable to work will be evaluated like any other injury or illness under the contract, with clinical support/proof of disability required. All contract provisions apply.

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**Can employees continue their group disability or group life coverage if their employer closes their facility and employees are unable to work?**

Depending upon each group policy, coverage may continue but will be subject to the terms outlined in the policy that relate to temporary layoffs and leaves of absence. Furloughs will be similarly considered. For continuance of coverage, premium must continue to be paid, without interruption.

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**Do Empire's Life, Disability, FMLA/Absence, or Supplemental Health products and services cover COVID-19 related claims?**

Some Empire products cover COVID-19 related claims and will be subject to the provisions in our policies and service agreements.

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**What is considered a serious health condition?**

The Family Medical Leave Act defines serious health condition as "an illness, injury, impairment, or physical or mental condition that involves: inpatient care in a hospital, hospice, or residential medical care facility; or continuing treatment by a health care provider."

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**What happens if an employer closes their facility and employees are unable to work?**

- Employers who decide to close are responsible for decisions about wages/salary payment;
  - Employees who are unable to work solely as a result of their employer's decision to close a facility would not meet the definition of "serious health condition" under the FMLA law.
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**Does Empire administer any state paid leave programs?**

We administer the New York Paid Family Leave program for many of our customers that have New York-based employees.

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**Is death from COVID-19 covered by Empire's group life plans?**

Each life claim is evaluated individually in accordance to the policy. Empire's Life coverage does not have any exclusions. Our supplemental and voluntary life plans generally only exclude suicide within two years of the employee's effective date (in Missouri, one year). A life claim for death from COVID-19 will be evaluated the same as any other infectious disease.

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**Is isolation or quarantine considered a disability under Empire's life insurance premium of waiver provisions?**

- For Fully Insured groups, each case will be reviewed on its own merit, subject to the policy provisions of the disability or life policy. Employees who self-quarantine but are not diagnosed with COVID-19 will not be covered.
  - For Self Insured groups, we will coordinate with the policyholder.
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**Can employees continue their group life coverage if their employer closes their facility and employees are unable to work?**

Depending upon each group policy, coverage may continue but will be subject to the terms outlined in the policy that relate to temporary layoffs and leaves of absence. Furloughs will be similarly considered.

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**Is Accidental Death & Dismemberment coverage affected by COVID 19 related deaths?**

No, coverage does not apply to a COVID-19 diagnosis. For continuance of coverage, premium must continue to be paid, without interruption.

- Accident products: Typically, accident products would not provide benefits for the diagnosis or treatment of COVID-19.
  - Hospital Indemnity products: There are no policy limitations associated with hospitalization due to a diagnosis of COVID-19. All other provisions of the policy must be met.
  - Critical Illness products: COVID-19 is not considered a covered condition under our Critical Illness products.
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For more information, check the [CDC website](#) for up-to-date details and recommendations about COVID-19.

Sources:

- Centers for Disease Control and Prevention: About Coronavirus Disease 2019 (COVID-19) (accessed March 2020): [cdc.gov/coronavirus/2019-ncov/about/index.html](https://cdc.gov/coronavirus/2019-ncov/about/index.html).
- Centers for Disease Control and Prevention: Frequently Asked Questions and Answers (accessed March 2020): [cdc.gov/coronavirus/2019-ncov/faq.html](https://cdc.gov/coronavirus/2019-ncov/faq.html).
- Centers for Disease Control and Prevention: Interim Guidance for Implementing Home Care of People Not Requiring Hospitalization for 2019 Novel Coronavirus (2019-nCoV) (COVID-19) (accessed March 2020): [cdc.gov/coronavirus/2019-ncov/hcp/guidance-home-care.html](https://cdc.gov/coronavirus/2019-ncov/hcp/guidance-home-care.html).

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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