# Coronavirus Disease (COVID-19)
Your Benefits and Care

Your health is our priority. We know that news about the COVID-19 outbreak may be concerning to you and your family. There are many questions about seeking care for COVID-19, what benefits you have access to, whether you can get your prescriptions, and more. You can find the most up-to-date information at **emblemhealth.com/covid19**.

Here are answers to some frequently asked questions.
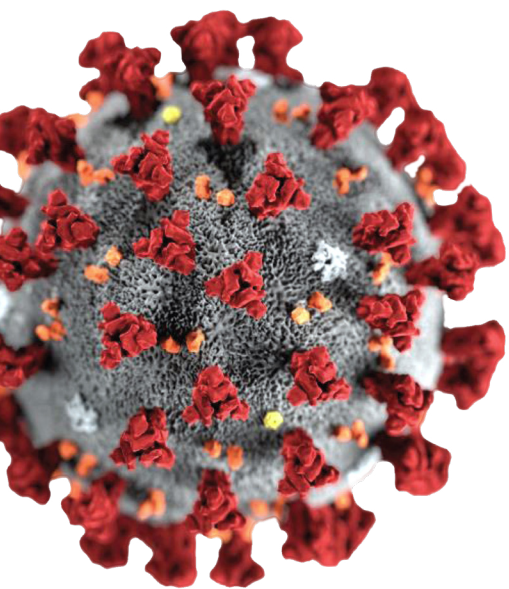
Do I need to get tested?

If you have symptoms of coronavirus (COVID-19), call your doctor. Based on the details of your symptoms and any recent travel, your doctor will follow guidance from the state department of health to determine whether it's recommended that you get tested.

What should I do if I am sick, and I think I have the coronavirus (COVID-19)?

Call your doctor. Your primary care doctor will follow guidance from the state department of health to determine what the best next steps are for you. Unless it's an emergency, stay home. Do not go to public places and avoid public transportation. **As always, if you are experiencing severe symptoms, call 911 or go to your local emergency department.** Severe symptoms include high or very low body temperature, shortness of breath, confusion, or feeling like you may pass out. If you decide to go to the emergency department, call ahead and let them know you are coming, if you are able. This will allow them to safely prepare for your arrival.

If I am experiencing symptoms and go to the doctor (whether in-person or a virtual telehealth visit) or go to another facility to get tested, will my visit and my test be covered?

The following information applies for all our plans.

If you go to an in-network doctor to get tested for the coronavirus (COVID-19):

• Your test and visit to diagnose COVID-19 (whether in-person or a virtual telehealth visit) will be covered by your plan. There will be no cost-sharing, including copays, coinsurance, or deductibles. Virtual visits include video and/or phone visits.

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If you go to an out-of-network doctor to get tested for the coronavirus (COVID-19):

- Your test and visit to diagnose COVID-19 (whether in-person or a virtual telehealth visit) may NOT be covered by your plan. All normal coverage restrictions and cost-sharing charges will apply for care or treatment, including inpatient hospital admissions. Some plans do not cover out-of-network services, so this could include the total cost for services.

If you go to the emergency room to be tested for COVID-19:

- Your test and visit to diagnose COVID-19 will be covered by your plan. There will be no cost-sharing, including copays, coinsurance, or deductibles. Service you get for an emergency room visit will always be covered, if you are admitted to the hospital.

What if I need to see a doctor for something else?

We have safe and convenient options for members:

- All EmblemHealth members have access to our 24-hour Nurse Hotline **(877-444-7988)**
- For EmblemHealth members with telemedicine as part of their benefit plan, we partner with Teladoc® for virtual doctor visits. Visit Teladoc online at **member.teladoc.com/emblemhealth** or by calling **800-835-2362** to talk with a doctor 24 hours a day, seven days a week.
- AdvantageCare Physicians (ACPNY) will have virtual visits available for all ACPNY patients. ACPNY patients will receive an email about how to use this service.

If I go to the doctor to get tested, is my doctor visit covered?

If you are seeing the doctor for flu-like symptoms and your doctor recommends that you get tested for the coronavirus, your doctor's visit is covered by your plan at no cost to you.

If I use telehealth services, for something other than coronavirus (COVID-19) testing and initial diagnosis, will the visit be covered?

The following information applies for all our plans:

If you use in-network telehealth services, including a phone call or virtual visit with your in-network doctor for something not related to coronavirus (COVID-19):

- Your virtual telehealth visit will be covered by your plan. There will be no cost-sharing, including copays, coinsurance, or deductibles. Virtual visits include video and/or phone visits.

If you use on out-of-network telehealth service or have a virtual visit with an out-of-network doctor for something not related to coronavirus (COVID-19):

- This may NOT be covered by your plan. All normal coverage restrictions and cost-sharing charges will apply for care or treatment, including inpatient hospital admissions. Some plans do not cover out-of-network services, so this could include the total cost for services.

Should I get a flu shot?

The annual flu vaccine does not protect against the coronavirus. We do encourage members to always get their annual flu vaccine because it is the single best thing you can do to protect yourself and your family from various strains of the flu.

What if I want to get tested even though I haven't been to an affected area and do not currently have any flu-like symptoms?

Currently, testing is only being done on patients whose doctor (following guidance from the Centers for Disease Control and Prevention (CDC) and state departments of health) recommends them to be tested. If you are concerned about upcoming travel or anything else associated with the coronavirus, it's important to remember the steps you can take to stay safe. For tips to protect you and your family, visit our dedicated EmblemHealth coronavirus webpage at **emblemhealth.com/covid19**, which is continuously updated.

I have surgery scheduled next week. Should I go?

Call your doctor or surgeon to see if it is still scheduled. Some hospitals and facilities are holding off on performing elective surgeries, so it is best for you to check directly with the doctor who is going to perform your surgery.

Can I get a larger supply of my prescriptions in case I need to stay home?

For members who are under quarantine or concerned about visiting pharmacies during the outbreak:

1. EmblemHealth covers 90-day supplies of long-term medications (or maintenance drugs) through Express Scripts mail order so members can get their medications delivered right to their home. Express Scripts also gives members access to pharmacists 24 hours a day, seven days a week, in case they have questions about their medications.

Sign up online: If you already have a **myEmblemHealth** account, sign in to access your pharmacy benefits. Under "Pharmacy," click on "Continue to Express Scripts." Click "Home" in the Express Scripts window and you will see a list of available prescription refills. Select the items you want to order and follow the instructions to complete your request.

By phone: To start using Express Scripts by phone, have your prescription number ready and call:

Medicare: 877-866-5828 | Medicaid: 877-866-4165 | All other plans: 877-866-5798

Mobile app: Download the app on your mobile device from the App Store, Google Play, or Amazon apps.

By fax: You can also ask your doctor to fax your new prescription with a fax cover sheet directly to Express Scripts. Your doctor can call **800-305-5287** for instructions.

2. In addition, our partner, Medly Pharmacy, offers in-home delivery, in some cases on the same day, in New York City, Long Island, and New Jersey. They offer service in a half-dozen languages, including Spanish, Cantonese, Mandarin, and Russian. To connect with a Medly Pharmacy agent, call or text Medly at **800-595-0643** or visit **medlypharmacy.com/emblem**.

What if I need an early refill of my prescription from my in-network pharmacy?

If you want an early refill for your prescription due to the COVID-19 outbreak, it will help to tell your pharmacist to enter the **Submission Clarification Code (SCC) 13**. By entering **SCC 13**, the pharmacist is overriding your standard prescription fill in their system. It will make the process go smoother. Some pharmacies are not as familiar with this new code; that's why we are telling you about it. If your early refill is rejected even after entering this code, please ask your pharmacist to contact the Express Scripts Pharmacy Help Desk at **800-922-1557**.

Where can I go for the latest information surrounding the coronavirus?

We are monitoring the situation and will be updating our dedicated EmblemHealth coronavirus webpage at **emblemhealth.com/covid19** with the latest information you need to know. You can also find information from the Centers for Disease Control and Prevention (CDC) at **cdc.gov/covid19**.