

At Blue Cross and Blue Shield of Minnesota (Blue Cross), our top priority is to ensure the health and safety of our members. We continue to follow the developing guidance of local and federal health officials regarding the impact of the coronavirus (COVID-19).

We are committed to ongoing communications throughout this process as new information becomes necessary to share with our employer groups. This is the first of many updates. We have received many questions and are working through them. This is a fast moving situation with new information and considerations occurring hourly.

Blue Cross coverage commitments for COVID-19

Please be assured that *when medically necessary and appropriate* — which is currently determined by accepted guidelines from the Center for Disease Control and/or the Minnesota Department of Health — a screening test ordered by a medical professional *will be covered* at no cost with no prior authorization required.

Blue Cross will cover the full cost of medically necessary diagnostic tests and office visits that are consistent with CDC guidance related to diagnosing COVID-19.

With no cost to the member, Blue Cross will pay for the appropriate medically necessary diagnostic testing and related office visits (including urgent care and emergency department visits) for fully insured employer members who meet CDC guidelines for testing. These members will not have any co-pay, co-insurance, or deductible costs for COVID-19 tests and related office visits. Any care needed once diagnosis of COVID-19 has occurred will be covered consistent with your standard health plan benefits.

Blue Cross will waive all prior authorizations for diagnostic tests and for covered services that are medically necessary and consistent with CDC guidance if diagnosed with COVID-19.

We've received questions about coverage for furloughed employees. Blue Cross' position is to support our employers and members during this difficult time. For non-terminated employees, whether furloughed or experiencing reduction of work hours, coverage and premium payments continue to be business as usual. Terminated employees have coverage until the end of the month of the termination date. For new hire coverage, the look back period should be based on the original effective hire date.

We continue to work with government entities and are reviewing situations on a daily basis.

Prime Benefits

As announced last week, for members who have Prime Therapeutics as their pharmacy benefit manager, Blue Cross will increase access to prescription medications by waiving early medication refill limits on prescription maintenance medications (consistent with member's benefit plan). Blue Cross and Prime are working closely to monitor medication stock levels and want to balance helping members getting an early refill while monitoring inventory levels.

Key Points:

- Blue Cross encourages members to use the 90-day mail order benefit or 90-day supply at retail pharmacy benefit, if one exists.
- Members can get one additional refill for a 30-day prescription. There isn't a waiting period restriction. Members will need to follow standard refill timelines after that.
- For 90-day refills, members can get one early refill 22 days before the end of their 90 days. This has always been Prime's disaster protocol to both allow members the opportunity to get an early refill on a 90-day prescription and to ensure pharmacies maintain inventory levels.

- This refill benefit took effect on 3/11/20.
- Prime benefits apply to all members who have Prime regardless of their state or U.S. territory residence.

Blue Cross will also ensure formulary flexibility (for all formularies including all tiers) if there are shortages or access issues. Our members' health is our top priority and we will ensure medication alternatives are available to treat member conditions. Prime and Blue Cross have implemented these types of exceptions before relating to natural disasters, such as hurricanes, and have established protocols in place with pharmacies.

Doctor on Demand (DoD) Online Care Opportunity

We know members are concerned about going to public places and may make decisions about accessing needed care due to outbreak concerns or costs. Blue Cross is covering the member cost share for our fully insured plans.

Removing member cost share for all Doctor on Demand visits is important. It can be clinically challenging to sort COVID-19 versus cold/flu and we want to ensure the member has the best experience possible by eliminating a surprise charge or different experience based on condition.

Key Points about this opportunity:

- No member cost for **all Doctor on Demand visits for all commercial lines of business** and Medicare effective 3/14/2020 and ending 4/13/20.
- This opportunity includes **all types of Doctor on Demand visits including mental health**. The visit does not need to be COVID-19 related.
- We will continue to evaluate opportunities with Doctor on Demand and will keep you updated as we review our approach.

Support for Members with COVID-19

Blue Cross has encouraged providers to contact us when they have a member with a diagnosis or suspected diagnosis of COVID-19. We have implemented additional infrastructure support for providers to notify us so we can support these members as quickly as possible. By providers notifying us, our Care Management nurses can assist with a smooth transition to home if admitted, or support them at home if under self-quarantine, while ensuring essential needs are met.

IRS Guideline Change

On 3/11/20, the Internal Revenue Service (IRS) and the Department of Treasury (Treasury) released [Notice 2020-15](#) to allow coverage of testing and services related to the coronavirus (COVID-19) before the deductible for people with high-deductible health plans and HSAs.

The Notice states that all medical care services received and items purchased associated with testing for and treatment of COVID-19 that are provided by a health plan without a deductible, or with a deductible below the minimum annual deductible otherwise required under section 223(c)(2)(A) for an HDHP, will be disregarded for purposes of determining the status of the plan as an HDHP.

Blue Cross Business Resiliency & Preparedness

Our organization takes a number of steps on an ongoing basis to prepare for crises and other situations that may impact our normal course of business, an effort led by a dedicated internal Enterprise Resilience Office. A number of preparatory efforts are now underway in anticipation of COVID-19 becoming more widespread, including

ensuring readiness of our pandemic plan. We are also closely tied into a variety of federal and state level resources to help inform our activities.

Our preparatory actions include:

- ensuring readiness of our pandemic plan such as business continuity requirements and testing technology
- restricting non-essential business travel
- ensuring all associates have the technology needed to work remotely

These and other initiatives are being led in close coordination with our executive team and a cross-functional group of leaders that represent every area of the organization and our third party vendors. Each of our business critical third party vendors is required to provide a full pandemic plan, inclusive of business continuity requirements, and is in close communication with our leaders to ensure appropriate readiness in case of a pandemic.

In addition to the information above, we want to assure you our readiness planning also includes:

- Customer service and clinical management support
- Client operations support including our portals and other business platforms
- Provider support (see more details below)
- Daily Blue Cross internal operations platform work including claims adjudication and billing invoicing
- Downstream vendor operations readiness and support

1Q: What changes will be initiated to customer service to accommodate increases in member calls?

1A: We have a pandemic planning work group in place and are assessing many different areas of the business. Workforce planning will continue to be reviewed and adjusted as needed, such as, extending hours and increasing staffing.

2Q: Are call centers staffed to be able to manage a surge in call volume due to Blue Cross employees (associates) getting sick or having to be self-quarantined? What other measures have you implemented/are you considering in the event of a significant number of your associates becoming sick with COVID-19?

2A: Blue Cross has plans to keep our associates as healthy as possible while maintaining our business operations to serve our members, providers, agents and customers. Planning considerations include travel guidance for associates, preparing for associates to work remotely if necessary, assessing vendor readiness and working closely with providers to ensure they can provide our members with the care and information they need.

3Q: Is Blue Cross working on contingency planning in the event of a large scale quarantine?

3A: Yes. Blue Cross is closely monitoring the guidance of the Centers for Disease Control (CDC), the State Department and the Minnesota Department of Health. Our pandemic planning work group includes leaders across the company to plan for business continuity for all scenarios.

COVID-19 Overview

1Q: What information can you provide about the testing?

1A: Blue Cross is referring this question to the [CDC website testing information page](#). There are different testing methods and a member's provider will make the appropriate clinical decisions to support a diagnosis.

As you may have heard in news reports and from the CDC website, the availability of testing kits and clinical recommendations for testing are continuing to be updated and modified as we learn more.

Provider Information

1Q: Are there specific providers or hospitals that Blue Cross is recommending for use if COVID-19 infection is suspected?

1A: The CDC recommends people who are concerned about their health and COVID-19 should contact their health provider for guidance.

2Q: Do Blue Cross providers have the test kits?

2A: Our Provider Relations team is in communication with our hospital systems and major laboratory companies concerning COVID-19 test kits. COVID-19 laboratory tests must be done at approved locations in accordance with CDC guidelines. Per the CDC guidelines, patients who are concerned about COVID-19 are recommended to contact their physician and ask about their options for testing.

International Travel Benefits

1Q: If our employees ask about international benefits or coverage for evacuations, what can we tell them?

1A: International travel benefit coverage varies among our employer groups. We recommend members consult their benefit book. If a member would like to purchase additional coverage, GeoBlue offers medical insurance for members traveling internationally.

The plans are available for purchase by members and non-members on our website. The travel health plans include coverage for illness, injury, accidents, medical evacuation and repatriation of remains. Online information about GeoBlue: www.Bluecrossmn.com/geoblue

Reliable Information

Blue Cross is providing information about benefits and support on our website, bluecrossmn.com.

The best resource for the most up-to-date information on the coronavirus [can be found on this landing page](#) from the Centers for Disease Control and Prevention (CDC). By going to the CDC site, you can find the number of confirmed cases in the U.S. as well as traveler information and a general overview of the virus. You can also [visit their FAQs page](#) for more helpful information [and review their guidance for employers](#).

The Minnesota Department of Health also has resources available. [Visit their landing page to stay up to date on local information related to coronavirus](#).