



COVID-19 update

Keeping you prepared

In an ongoing effort to meet the needs of the times, Blue Shield of California is extending cost sharing waivers through September 30, 2020 for the following:

- COVID-19 treatment
- COVID-19 testing
- Teladoc virtual medicine

Treatment

On April 1, 2020, Blue Shield announced it will waive co-payments, coinsurance, and deductibles for treatment for COVID-19 received between March 1, 2020 and May 31, 2020. Today, we are extending this waiver through September 30, 2020. This applies to the following plan types:

- Fully insured and flex-funded employer-sponsored plans
- Plans purchased through Blue Shield of California directly
- Plans purchased through Covered California
- Medicare Advantage plans
- Medicare Supplement plans
- Self-insured employer-sponsored plans where the plan sponsor elects to pay for copays, coinsurance, and deductibles for COVID-19 treatment. These plans are not required to cover these costs. Employer groups with questions on this topic should contact their account team.

Medi-Cal members have no out-of-pocket costs for treatments.

Covered services include any treatments for COVID-19 from doctors, hospitals, and other healthcare professionals in a plan's network from March 1 through September 30, 2020. Providers must use proper diagnosis and procedure codes related to COVID-19 for Blue Shield to waive member deductible, copay, and coinsurance liability for treatment.

Testing

Blue Shield and Blue Shield Promise will waive out-of-pocket costs for co-payments, coinsurance, and deductibles for COVID-19 testing or screenings performed virtually using telehealth (including Teladoc) or in a doctor's office, urgent care center, or emergency room (ER). We will not require prior authorization for medically necessary emergency care, consistent with our current practice.

For purposes of providing coverage of diagnostic testing for COVID-19, Blue Shield and Blue Shield Promise are following federal guidance under the Families First Coronavirus Relief Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act, as well as the All Plan Letter (APL) 20-006 issued by the California Department of Managed Health Care. In accordance with this guidance, we are providing coverage without cost sharing (co-payments, coinsurance, and deductibles) for medically necessary diagnostic (polymerase chain reaction or PCR) testing that is ordered by a member's attending healthcare provider.

At this time, Blue Shield and Blue Shield Promise will only cover self-administered test kits that are FDA-approved, or emergency use authorized, or authorized under other guidance from the Secretary of the Department of Health and Human Services consistent with the federal CARES Act. Other self-administered tests available on in the market are not covered.

Blue Shield and Blue Shield Promise require self-administered tests be ordered by a healthcare provider, sent to the approved laboratory specified on the kit, and processed in accordance with FDA and other guidance, as applicable. This policy is in accordance with applicable legislation, including the federal CARES Act.

Blue Shield and Blue Shield Promise will not cover self-administered test kits that

fail to meet the conditions specified above. Members should call the phone number on the back of their member ID card to confirm coverage.

Teladoc

Copays and co-insurance for Teladoc visits, medical and behavioral health, will be waived for members enrolled in all Blue Shield commercial plans through September 30, 2020, whether or not related to COVID-19.

Members enrolled in Blue Shield's Trio and Tandem plans already enjoy \$0 out-of-pocket costs for Teladoc services.

Self-insured employer-sponsored plans should contact their account team with questions regarding providing this benefit coverage for their members.

Please note: COVID-19 guidance is evolving rapidly. Our responses are based on existing guidance and are subject to change depending on legal and/or regulatory developments.

Stay up to date

Blue Shield is closely monitoring the trajectory of the COVID-19 public health emergency, including state and federal policy. We will continue to look for ways to assist members, providers, employers and business partners during this unprecedented time, and we will continue to keep you informed with updates. More information is available on our [Coronavirus \(COVID-19\) web page for brokers and employers](#) – which is updated regularly. You can also see the latest updates from Blue Shield on our [News Center](#) or have them emailed to you by [subscribing here](#).

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