

# Coronavirus COVID-19 frequently asked questions

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

## 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.

### 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.

### 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.

## 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.

### Are facemasks necessary?

It's best to follow the CDC's recommendations for using a [facemask](#).

- **If someone is not sick**, the CDC does not recommend wearing a facemask for protection from respiratory diseases, including COVID-19.
- **If someone is having symptoms of COVID-19**, they should wear a facemask to help prevent spreading the disease to others.
- **If someone is a health care worker or is taking care of someone who has COVID-19**, they should wear a facemask for protection against the virus.

### **What if symptoms are present?**

Individuals should call their doctor if they develop a fever, have a cough, or have difficulty breathing. And let them know if they've been in close contact with a person who has COVID-19, or if they live in or have recently traveled to an area where the virus has spread. If they think they are infected, using telehealth helps to prevent spreading a virus.

### **Are there any prescription drugs that can be used 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.

### **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.

## **How Anthem benefits will work**

### **What services will Anthem benefits cover related to COVID-19 testing and care?**

Anthem health plans will cover the care individuals get if they're diagnosed as having COVID-19, based on their plan's benefits. They'll also cover testing for COVID-19. Members will pay any out-of-pocket expenses their plan requires, unless otherwise determined by state law or regulation.

### **How much will a COVID-19 test cost?**

If a member gets a test for COVID-19, their cost will depend on their benefit plan. They should expect to pay their usual cost shares. These can include a copay, deductible, and their percentage of the costs, unless otherwise determined by state law or regulation.

### **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.

### **What can people do to make sure they have the drugs they need?**

Our members can get a 90-day supply of their maintenance medications through home delivery pharmacy, as well as select retail pharmacies. See the next question about the 90-day supply for more details

### **Can my employees get a 90-day supply of their medication?**

Yes. This is a great time to think about changing from a 30-day supply to a 90-day supply of any prescription medicines they take on a regular basis. If your employees don't have a prescription for a 90-day supply, they can talk to their doctor to see if a 90-day supply would work for them. They can even get a 90-day supply through home delivery pharmacy. If your employees have specific questions about the medicine they take, they should call the pharmacy services number on their member ID card.

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

Anthem is committed to making sure your employees 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 your employees' doctors aren't available for some reason, we'll help them find alternate care. Employees can go to [anthem.com](https://www.anthem.com) or call the Member Services number on their ID card.

## **What if someone has symptoms?**

They should call their doctor if they develop a fever, have a cough, or have difficulty breathing. And let the doctor know if they've been in close contact with a person known to have COVID-19, or if they live in or have recently traveled to an area where the virus has spread. If they think they're infected, using telehealth helps to prevent spreading a virus.

### **Are there any prescription drugs that can be used 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.

### **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 Anthem doing to prepare?

Anthem 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. Anthem has a business continuity plan for serious communicable disease outbreaks, inclusive of pandemics, and will be ready to deploy the plan if necessary.

### Does Anthem have a business continuity plan in the event of a pandemic?

Anthem 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.

### Is Anthem 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.

**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://www.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://www.cdc.gov/coronavirus/2019-ncov/faq.html).

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.