

# COVID-19 Member FAQs

## Disease Basics

### Q. What is COVID-19?

A. Coronavirus disease 2019 (COVID-19) is the disease caused by the new coronavirus that was first identified in Wuhan, China. There are many types of coronaviruses that can cause a range of illnesses, from the common cold to more serious respiratory illnesses.

### Q. What are the symptoms and complications of COVID-19?

A. People have reported mild to severe respiratory illness with fever, cough, and difficulty breathing. Patients also may exhibit other symptoms, such as gastrointestinal problems or diarrhea. Current estimates suggest that symptoms may appear in as few as two days or as many as 14 days after exposure to the virus.

### Q. Who is most at risk for developing severe complications as the result of COVID-19?

A. Like the flu, older people and people with pre-existing medical conditions (such as diabetes and heart disease) appear to be more at risk of developing severe complications.

### Q. How does COVID-19 spread?

A. The virus is thought to spread mainly from person-to-person: between people who are in close contact with one another (within about 6 feet), and through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

## For additional questions

Humana has trained a specialized group of call center employees to help support members with specific coronavirus questions and concerns, including assistance with accessing care through telemedicine. Members can call Humana's toll-free customer support line, which can be found on the back of their member I.D. card, to be connected to this dedicated team of professionals.

**Q. Can someone spread the virus without being sick?**

A. People are thought to be most contagious when they are most symptomatic (the sickest). Some spread might be possible before people show symptoms; there have been reports of this occurring with this new coronavirus, but this is not thought to be the main way the virus spreads.

**Q. Can the virus spread from contact with contaminated surfaces or objects?**

A. It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads.

## How to Stay Healthy

**Q. How can I protect myself?**

A. Take the same precautions you would with seasonal flu. The Centers for Disease Control and Prevention (CDC) recommends:

- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not readily available, you can use an alcohol-based hand sanitizer that contains at least 60% alcohol;
- Avoid touching your eyes, nose, or mouth with unwashed hands;
- Avoid close contact with people who are sick.

**Q. What should I do if I have symptoms?**

A. Seek medical advice – Call ahead before you go to a doctor’s office, urgent care, retail clinic, or emergency room. Tell them about your symptoms and any recent travel. If you have life-threatening symptoms, dial 911 immediately. The CDC also suggests that you avoid public transportation, ride-sharing services and taxis, and that you separate yourself from other people and animals in your home as soon as possible.

**Q. What if I think it’s just seasonal flu?**

A. If you have flu-like symptoms and possible contact with anyone with COVID-19 (e.g., recent international travel), you should consult your healthcare provider to discuss whether you should be tested. As always, if you have flu-like symptoms you can help protect others by:

- Staying home while you are sick;
- Covering your mouth and nose with a tissue when you cough or sneeze, then throwing the tissue in the trash and washing your hands;
- Cleaning and disinfecting objects and surfaces;
- Getting sufficient rest and drinking plenty of water to help keep your immune system strong.

**Q. Do I need a mask?**

A. The CDC does not recommend healthy people wear a facemask to protect themselves from respiratory diseases, including COVID-19. Facemasks should be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others. The use of facemasks is also crucial for healthcare workers and people who are taking care of someone in close settings (at home or in a healthcare facility). The U.S. Surgeon General has advised against wearing a mask unless you are caring for someone who is sick.

**Q. What medicines treat COVID-19?**

A. Talk with your doctor. There is no cure for COVID-19 at the moment, but your healthcare provider can help ensure that you receive the appropriate care for your symptoms.

**Q. Can I get sick from handling products, like medications, that come from China?**

A. The CDC says there is no evidence to support that transmission of COVID-19 is associated with imported goods, and there have not been any cases of COVID-19 in the United States associated with imported goods.

**Q. What about my home?**

A. Clean frequently touched surfaces and objects daily (e.g., tables, countertops, light switches, doorknobs, and cabinet handles) using a regular household detergent and water. If surfaces are dirty, they should be cleaned using a detergent and water prior to using disinfecting spray or wipes.

**Q. Where can I get more advice?**

A. The best place to get general guidance and updates on COVID-19 is the CDC's website [cdc.gov](https://www.cdc.gov). Callers without Internet access can call the CDC at **1-800-232-4636**. The TTY line is **1-888-232-6348**. For other questions, call your healthcare provider.

## Your Medical Coverage

**Q. Is Humana making it easier to get virtual care?**

A. Yes. To help reduce the risk of infection and spread of disease, Humana is encouraging members to use telemedicine (e.g., video chat) as a first line of defense for all urgent care needs. The company will waive costs for telemedicine visits for urgent care needs through June 7, 2020. This will apply to Humana's Medicare Advantage, Medicaid and commercial employer-sponsored plans and is limited to in-network providers delivering synchronous virtual care (live video-conferencing). Self-insured plan sponsors will be able to opt-out of the program at their discretion.

**Q. What if I need a telemedicine visit for urgent care after June 7, 2020?**

A. Humana will continue to evaluate that end date by monitoring the situation, listening to your feedback and exploring ways we can support your health.

**Q. Is Humana doing anything to alert members at high-risk?**

A. Yes. In addition to ongoing care management outreach, Humana will proactively send an email and/or postcard to members most at-risk for COVID-19. These outreach emails and postcards will provide information on the virus, how they can protect themselves and detail resources available to them in response to COVID-19.

**Q. Will Humana waive refill limits to ensure I have access to my regular medications?**

A. Yes. Humana is allowing early refills through April 8, 2020, on prescription medicines so members can prepare for extended supply needs—an extra 30- or 90-day supply, as appropriate.

**Q. What if I need early prescription refills after April 8, 2020?**

A. Humana will continue to evaluate that end date by monitoring the situation, listening to your feedback and exploring ways we can support your health.

**Q. I'm concerned about shortages. Will Humana Pharmacy have my medication and be able to fill and ship my medication to me?**

A. Humana Pharmacy is currently working with its suppliers to ensure patients do not experience disruptions in receiving their prescriptions in the future. The Food and Drug Administration is closely monitoring supply chains and asking all manufacturers to report any disruptions.

**Q. My state just issued an emergency order, can I get a one-time early refill of prescription drugs?**

A. The company is allowing early refills on prescription medicines through April 8, 2020, so members can prepare for extended supply needs—an extra 30- or 90-day supply as appropriate.

**Q. What if I need early prescription refills after April 8, 2020?**

A. Humana will continue to evaluate that end date by monitoring the situation, listening to your feedback and exploring ways we can support your health.

**Q. Can I get a vaccine and will Humana cover it?**

A. At present, there are no commercially available vaccines for COVID-19, however, if one were to become available, Humana would cover that vaccine for its members.

**Q. Can I get tested now?**

A. Anyone in the US with symptoms can be tested for COVID-19 if ordered by a physician. The test is an oral/nasal swab that can be performed in the physician's office. Testing should be based on your provider's assessment of your specific situation. If you have concerns, we recommend that you reach out to your provider and follow their guidance. Federal officials are advising that tests be limited to people showing symptoms of COVID-19 and those who have come into close contact with people who have the virus. You should also advise your provider of your travel history.

**Q. Will Humana cover the cost of the test?**

A. Yes. Humana will waive out-of-pocket costs associated with the COVID-19 lab test for those patients who meet CDC guidelines at approved laboratory locations. This will apply to Humana's Medicare Advantage, Medicaid and commercial employer-sponsored plans. The CDC continues to offer free testing for coronavirus.

**Q. What if I catch COVID-19? Will Humana cover the cost of treatment?**

A. Your individual plan determines benefits and other services. These benefits do not change because there is a diagnosis or possibility of coronavirus. Costs associated with the treatment of COVID-19 would be covered as detailed in your plan.

**Q. What if I'm traveling overseas and get sick?**

A. In the event you are travelling overseas and have to be treated for COVID-19, treatment would be covered in accordance with your plan's benefits. If you're planning to travel overseas and have questions about your coverage, please call us at the number on the back of your member I.D. card.

# Travel

## Q. Is it safe to travel – by plane or on a cruise?

A. The CDC recommends that travelers, particularly those with underlying health issues, defer all cruise ship travel worldwide. Cruise ship passengers are at increased risk of person-to-person spread of infectious diseases, including COVID-19.

Older adults and travelers with underlying health issues should avoid situations that put them at increased risk for more severe disease. This entails avoiding crowded places, avoiding non-essential travel such as long plane trips, and especially avoiding embarking on cruise ships.

## Q. Is it safe to go to other countries?

A. Beyond the general risk of traveling by plane or ship, check the CDC's Travel Health Notices for updates and advisories on various countries.

## Q. What if I recently traveled abroad and got sick?

A. If you feel sick with fever or cough, or have difficulty breathing, you should seek medical advice immediately. Call ahead before you go to a doctor's office, urgent care, retail clinic, or emergency room. Tell them about your recent travel and your symptoms. If you have life-threatening symptoms, dial 911 immediately.

# What if I have more questions?

## Q. I have more questions. Who can help?

A. Humana has trained a specialized group of call center employees to help support members with specific coronavirus questions and concerns, including assistance with telemedicine. Members can call Humana's toll-free customer support line, which can be found on the back of their member I.D. card, to be connected to this dedicated team of professionals.