

Coronavirus - COVID19 - Information and Resources

March 9, 2020

At National General Benefits Solutions, the health and well-being of you, your employees, and your families is our top priority. As the world continues to monitor the international coronavirus COVID-19 outbreak, we want to ensure your plan members have easy access to diagnostic testing as needed.

When your Plan members seek diagnostic testing for COVID-19, they do not need to pay anything; the provider should submit the claim as usual, and we will work directly with your Plan's Third Party Administrator to ensure the seamless processing of the following added benefits:*

- **Waived member cost sharing for COVID-19 diagnostic tests and related charges.**
 - Your Plan members will not be subject to deductibles, copays, or coinsurance for diagnostic testing charges related to COVID-19. This means 100%, first-dollar Plan payment for professional services, lab tests and facility charges (e.g. office visit, ER visit, urgent care visit) incurred for a COVID-19 diagnostic test.
 - For Members who obtain COVID-19 diagnostic tests from in-network providers, the Plan will pay 100% of the network-contracted rate.
 - For Members who obtain COVID-19 diagnostic tests from a non-network provider, and for members covered by plans that do not use provider networks, the Plan will pay 100% of the Maximum Allowable Amount, per the terms of your Summary Plan Description. Any balance billing for such diagnostic test charges will be eligible for additional Plan consideration by contacting the Customer Service team at the phone number on the back of the Member's Medical Plan ID card.
 - If a Member tests positive for COVID-19, all additional services provided to the Member for the treatment of and medically necessary supportive care for COVID-19 will be subject to the Member's deductible, copays and coinsurance.
- **Waived Penalty for Emergency Room COVID-19 diagnostic tests.**
 - Since some members seeking COVID-19 diagnostic tests

may be directed to an emergency room for quarantine purposes, the standard penalty for emergency room use for non-emergencies will NOT be applied for COVID-19 diagnostic tests.

- **Waived Prior Authorization requirements/penalties for COVID-19 testing and treatment.**
 - There will be no prior authorization requirements for plan members seeking COVID-19 diagnostic tests, treatment for COVID-19, or medically necessary supportive care if tested positive for COVID-19.

- **Outpatient Prescription Drug Support.**
 - Early refills and prescriptions for up to 90-day supplies (as prescribed) will be permitted upon request due to quarantine or other COVID-19 hardships.

For inquiries and benefit questions, members should call the customer service number on the back of their Medical Plan ID card.

National General Benefits Solutions will continue to monitor the situation and provide updates as additional treatment or prevention solutions become available.

*If you do not want to apply these benefit enhancements to your group health plan, please contact your National General Benefits Solutions Account Manager.

Frequently Asked Questions:

Who should be tested for COVID-19?

As of 3/8/2020, the Centers for Disease Control ("CDC") recommends that anyone with [symptoms of COVID-19](#), returning from a Centers for Disease Control-designated "Level 2" or "Level 3" advisory area, or who has been in contact with someone who is suspected or confirmed of having the coronavirus within the last 14 days, should be tested.

Any individual who suspects that they may have been exposed to the coronavirus or is exhibiting symptoms should consult with their health care provider to make the appropriate testing recommendation, in line with CDC guidelines.

Can anyone get tested for COVID-19?

The CDC has outlined clinical criteria to qualify as a candidate which may be approved by a doctor. [The CDC clinical criteria](#) for a COVID-19 person under investigation (PUI) have been developed based on what is known about COVID-19 and are subject to change as additional information becomes available.

How can members access COVID-19 testing?

Members who have concerns that they may have been exposed to COVID-19 or may have symptoms of COVID-19 should contact their health care practitioner or state Department of Health for testing.

Is there a vaccine or treatment available?

No vaccine or specific treatment for COVID-19 is available at this time; care for a person who tests positive for the virus is supportive in nature.

How can I learn more about COVID-19?

Here are some resources to learn more about COVID-19:

- <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- <https://www.cdc.gov/coronavirus/2019-ncov/about/steps-when-sick.html>