

# COVID-19 AND YOUR BENEFITS

With the global spread of the novel COVID-19 virus, Blue Cross Blue Shield of Michigan and Blue Care Network are taking steps to help curb the instance of transmission. Please read below for answers to questions related to your medical coverage as it pertains to COVID-19 treatment.



## Testing and Prior Authorization

BCBSM/BCN will be fully covering medically necessary laboratory testing, with no member cost sharing applied. To be “medically necessary”, the test must be ordered by a physician and you must meet criteria for testing, following CDC guidelines.

**Symptoms include:** fever, cough, shortness of breath

To ensure patients receive the right care at the right locations, Blue Cross will be waiving prior authorization processes for covered services related to COVID-19 - unless prior authorization is required to assure the availability of the treatment for persons in need consistent with CDC recommendations.

*Prior authorization means a doctor, in certain cases, would file a request with a patient's insurance company for certain prescription drugs, as well as for some medical and surgical procedures, before they are pursued as treatment.*



## Prescription Drugs

Access to prescription medications will be expanded to ensure patients do not experience shortages or difficulties filling their prescriptions. Early medication refill limits on 30-day prescription maintenance medications will be waived (consistent with your benefit plan). Any additional charges that may stem from obtaining a non-preferred medication for COVID-19 treatment will not be billed to the patient.



## Telemedicine

In anticipation of high demand at health care provider offices, Blue Cross will be expanding access to telemedicine and nurse/provider hotlines.

**Blue Cross Online Visits:** Using your smartphone, laptop or tablet, sign-up or log on to Blue Cross Online Visits account to quickly connect to a licensed health care provider over a secure, web-based video chat. You don't need to make an appointment and you can talk to a doctor in 10 minutes or less. You can even get a prescription if you need it.

**24-Hour Nurse Line:** At no cost to members, a registered nurse is waiting for your call anytime day or night. They can answer your questions regarding symptoms and help point you in the right direction for any next steps in care.

## Online Visits:

Mobile | BCBSM Online Visits app  
Web | [bcbsmonlinevisits.com](https://bcbsmonlinevisits.com)  
Phone | 844-606-1608

## 24-Hour Nurse Line

BCBSM (PPO) | 800-775-2583  
BCN (HMO) | 855-624-5214

## HEALTH EXPERTS RECOMMEND THE FOLLOWING PRACTICES



**Cover your cough  
and / or sneeze**



**Wash your hands  
often with soap  
and water**



**Clean frequently  
touched surfaces**



**Stay home if  
you're feeling sick**



**Avoid close  
contact with sick  
people**



**Avoid touching  
your eyes, nose,  
and mouth**

**Continue to check [bcbsm.com](https://bcbsm.com) for information and updates.**

